



THE NEW INDIAN EXPRESS

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IRANI, VAISHNAW, PURI AT WEF DAVOS

Union ministers Smriti Irani, Ashwini Vaishnaw, and Hardeep Singh Puri are leading the Indian delegation to WEF starting on Monday. About a dozen Indian lounges have dominated the main Promenade street of Davos in Switzerland. Besides central ministers, the Indian participation includes three CMs and many CEOs at the five-day event. India's theme is 'Credible India' to showcase and spotlight its economic achievements and its potential as a contributor to global growth.



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MALDIVES PRESIDENT ORDERS INDIAN TROOPS OUT BY MARCH 15

Deadline set days after Muizzu held talks with China's Xi in Beijing

YESHI SELI @ New Delhi

THE diplomatic row between India and Maldives escalated further on Sunday with Maldivian President Mohamed Muizzu, who returned from a state visit to China on Saturday, setting March 15 as the deadline for New Delhi to withdraw its troops from the country.

There are 88 Indian military personnel stationed in Maldives to operate one helicopter and two Dornier aircraft provided by India for search and rescue operations.

Muizzu was elected in November last year on a promise to end India's military presence in the island nation. A day after he was sworn in, Muizzu on November 18 formally asked India to withdraw the troops. The India-Maldives High-Level

Core Group set up to negotiate the withdrawal held its first meeting on Sunday at Male's foreign ministry headquarters. The meeting was attended by Indian High Commissioner to Maldives Munu Mahawar.

Public policy secretary at the Maldivian President's Office



Abdulla Nazim Ibrahim later told a press meet that the government of Maldives has formally asked India to withdraw its troops by March 15. "Indian military personnel cannot stay in the Maldives. This is the policy of the President and that of his administration," Ibrahim said.

The March 15 deadline comes amid a worsening diplomatic spat between the two countries that began with derogatory comments posted on social media by three deputy ministers

of the Muizzu government against Prime Minister Narendra Modi. The three have since been suspended.

It also comes a day after Muizzu, known for his pro-China stance, wrapped up his five-day state visit to Beijing. Upon return from China, Muizzu, in a thinly veiled attack on India, said that Maldives may be a small country, but that doesn't give anyone 'the licence to bully'. "We aren't in anyone's backyard. We are an independent and sovereign state," he said.

Meanwhile, the Ministry of External Affairs said during the first meeting of the India-Maldives High-Level Core Group, both sides held discussions on "finding a mutually workable solution to enable continued operation of Indian aviation platforms that provide humanitarian and medvac services to the people of Maldives."



RAHUL RALLY 2.0

Congress leader Rahul Gandhi interacts with locals during the 'Bharat Jodo Nyay Yatra' in Thoubal district, Manipur, on Sunday | PTI | P7

EXPRESS READ

Danish Queen Margrethe signs historic abdication

COPENHAGEN: Denmark's Queen Margrethe II signed her historic abdication on Sunday, paving the way for her son Frederik X to immediately become king, Danish media reported. Margrethe (83), is the first Danish monarch to voluntarily relinquish the throne in 900 years. P9



CM Eknath Shinde (R) welcomes Milind Deora into his party on Sunday | PTI

Deora quits Cong, joins Shinde-led Sena

SUDHIR SURYAWANSHI @ Mumbai

CONGRESS leader and former Lok Sabha MP Milind Deora on Sunday quit the grand old party and joined the Shiv Sena led by Maharashtra Chief Minister Eknath Shinde. Explaining his decision to

leave the Congress, Deora said: "The Congress has deviated from its ideological and organisational roots, lacking appreciation for honesty and constructive criticism. The party that once initiated India's economic liberalisation now targets business houses as 'anti-

national'. It has strayed from celebrating India's diverse culture and religions, fostering division based on caste, and creating a North-South divide. The party has not only failed to attain power, but also failed to play an effective role of opposition at the Centre." P7



Shri. Siddaramaiah
Hon'ble Chief Minister



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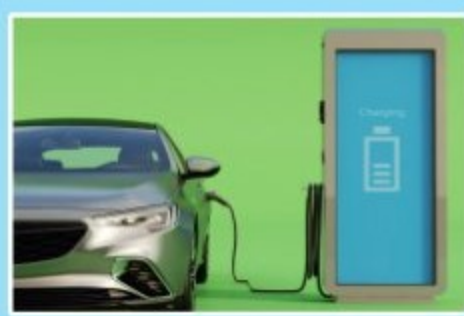
Sri Ramalinga Reddy, Hon'ble Minister for Transport and Muzrai Department at a programme to create awareness about Pollution-Free Environment.



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Out of jail in POCSO case, man rapes again

EXPRESS NEWS SERVICE
@Bengaluru

A 24-year-old youth, who was released from jail after serving a three years in a Protection of Children from Sexual Offences (POCSO) Act case, allegedly kidnapped and raped a 14-year-old minor a few days after his release. The Dabaspur police arrested him again.

The accused identified as Anand, worked as a cleaner of a private bus. Police sources stated that he was arrested by the Byadarahalli police in 2021 in connection with a POCSO case, in which he was convicted and served a jail term of three years. However, after he was recently



released from jail, he befriended a 14-year-old girl, who went to school on the private bus in which he worked as a cleaner. On December 30, the girl left home telling her parents that she was going to school but when she did not return home, they lodged a missing complaint.

Based on the complaint, the girl was traced and rescued from a construction site in Doddaballapura and the accused was immediately arrested. Investigations revealed that Anand, on December 30, took her to a temple, where he tied a mangalasutra (sacred thread) and took her to a room at a construction site, where his sister and brother-in-law worked as daily wage workers. He sexually abused her for five days before she was rescued, informed police sources. Besides, Anand also had theft cases against him. He was produced before the court, which remanded him in judicial custody.

Woman's naked body found in Nagamangala

EXPRESS NEWS SERVICE @Mysuru

THE body of a 31-year-old woman was found in a naked state in a deserted farmland beside the National Highway in Bellur of Nagamangala taluk in Mandya. Police suspect it to be a case of rape and murder. The body has been identified as that of Murugamma, a resident of Thirumalapura who had been single and mentally challenged. The villagers had filed a missing complain three days ago and a search was on to find her. However, on Sunday, the police found the body in a secluded place on the Bengaluru-Mysuru National Highway. A case has been registered by the Nagamangala police.

2 killed in road accident

EXPRESS NEWS SERVICE
@Bengaluru

A 47-year-old pedestrian died after a private bus knocked him down in Wilson Garden traffic police station limits on Friday afternoon. Police sources informed that the incident occurred when the deceased, Narendra, was crossing the road in Lakshandra near Kidwai Hospital at around 12:30pm.

Narendra, a resident of Chandrappa Nagar in Adu-godi who was working as a BBMP garbage truck driver sustained grievous head injuries after the bus hit him. He was rushed immediately to NIMHANS where he died while being treated.

It is said that the bus driver failed to notice the pedestrian and ended up hitting him. Wilson Garden traffic police registered a case and detained the driver.

In another accident, a 34-year-old pillion rider died when he was riding with his drunk colleague. Sources stated that Tikaraj Bhatt, 33, and Dinesh Bhatt, 34, were heading from towards Tumakuru Road on Outer Ring Road when Tikaraj, who was inebriated, lost control of the vehicle and both riders fell. While Tikaraj sustained minor injuries and bruises, Dinesh died on the spot after he was run over by another bike.

CRIME PATROL

Autopsy reveals wife's role in husband's death

Mangaluru: A woman daily wage worker, who claimed that her husband died due to alcohol addiction, has been booked for alleged involvement in his death. In a complaint to the police, she claimed that her husband, Hanumanthappa Poojary was found unconscious near the house gate on January 10 and later died at Wenlock hospital. However, upon investigation, the autopsy report revealed that he was strangled to death.



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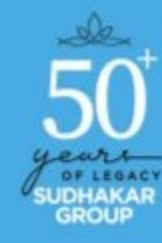
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PRESENTS

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JANUARY 24-25 2024

10:00AM ONWARDS
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VEHICLE OWNERS RAISE SAFETY CONCERNS
REGARDING THEIR LOCATION

FUTURE OF TRAVEL IS GPS-BASED TOLL COLLECTION

AKNISREE KARTHIK @ Bengaluru

IN the early months of this year, the National Highways Authority of India (NHAI) will be introducing GPS-based toll collection in stretches across India, including the Bengaluru-Mysuru access-controlled highway. It has taken up a study to explore its feasibility and is working on developing software and necessary technology for toll collection, that includes geo-fencing the desired highway.

This new system is aimed at reducing congestion at toll booths by completely eliminating physical toll booths across the country in the future, and preventing vehicle owners from paying unnecessary toll fee. Some vehicle users have welcomed the idea of levying toll based on exactly the distance they travel, while others have raised privacy issues with this method, as it tracks the vehicle's exact location.

"I regularly travel out of the city to my hometown in Tamil Nadu and other tourist spots across the state and South India. During weekends and festivals, we find vehicles lined up bumper-to-bumper for a few kilometres at toll booths. I have been stuck in such traffic at toll booths for hours. The new system promises to eliminate physical toll payment on highways, so I am in favour of it," said Guru Arjun, a stock trader.

He gives his full support to GPS-based toll collection as it prevents him from paying for the entire stretch of the highway and charges only for the distance travelled.

Techie Rohan Parvatiyar accepts that the new system will save cost and is effective as many people only travel half-way on a particular highway, yet have to pay for the complete trip. It is fine for casual trips, but for the daily user, it will be a big relief, but he raised the issue of privacy.

"Most vehicles nowadays already have GPS installed in their vehicle, so we are accus-

tomed to this on a personal basis of use and interaction. But use of GPS-based data should be restricted to only enabled highways and not at all times," he said.

K Radhakrishna Holla, president of Karnataka State Travel Operators' Association, welcomed the idea of introducing toll collection through GPS-based system by the Ministry of Road Transport and Highways, and said this will eliminate physical tolls across India.

"National Highways Authority of India is gearing up to introduce the new system on the Bengaluru-Mysuru access-controlled highway. We welcome such upgradation that will gradually be introduced on other highways across the country. Vehicles need not line up at toll booths. They can pay exactly for the distance they travel," Holla said.

He also said that when the government is collecting toll without pilferage, it exempts small vehicles like those less than 5 metres in length from the toll net. However, he said the new system will be beneficial for highway users and is not of much use on access-controlled highways and expressways as they have limited entry and exit points.

Explaining why it would not be that helpful, Holla said, "Unlike our regular highways, on expressways and access-controlled highways, vehicles do not have many entry and exit points. The exit points are given at approximately 50-60 km from the entry point, and the vehicle user may not get a chance to exit the road, and has to travel the entire distance by paying the toll, which is a disadvantage. It will be of no use to villagers."

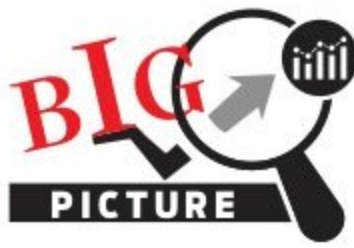
While the current system of collecting toll using FASTag has helped reduce waiting time from many minutes to a few seconds at toll booths, and collection has increased by nearly 300 per cent after the introduction of FASTag, the new system will be the future where vehicles can travel without any

HIGHLIGHTS

- NHAI will introduce GPS-based toll collection in stretches across India
- NHAI has taken up a study to explore the feasibility of introducing it on five stretches, including the Bengaluru-Mysuru access-controlled highway
- Govt is working on developing software and necessary technology for toll collection that includes geo-fencing the desired highway
- It is expected to be rolled out in the early half of this year, and based on response, will be implemented on other highways across India

Every day, thousands of vehicles head towards Kempegowda International Airport. For a single journey, Rs 110 is collected as a toll. However, vehicles use only 22.5km of the approximately 60km stretch. Why should we pay for the whole stretch when we use only 22.5km? There are many such stretches where vehicle users are paying for the entire stretch and this new system will be beneficial in avoiding paying unnecessary tolls.

K Radhakrishna Holla, president, Karnataka State Travel Operators' Association



physical tolls and everything is tracked online using GPS fencing and Automatic Number Plate Recognition (ANPR) cameras that will be linked to FASTag, that will track the vehicle's number plate and calculate the toll exactly to the point of travel, he said.

Sharing an example, Holla said, "Every day, thousands of vehicles head towards Kempegowda International Airport. For a single journey, Rs 110 is collected as toll. However, vehicles use only 22.5km of the approximately 60km stretch. Why should we pay for the whole stretch when we use only 22.5km? There are many such stretches where vehicle users are paying for the entire stretch and the new system will be beneficial in avoiding paying unnecessary tolls."

"Toll booths are common but many developed countries are moving to automatic vehicle

recognition when they pass an electronic gantry. Vehicles have something like FASTag, but in such systems, vehicles don't have to stop at a toll booth or even slow down. This greatly improves throughput. Roads don't have to be widened like they typically are at toll booths," said urban mobility expert Shreya Gadepalli.

She said GPS-based system is even better and is being tested in Singapore. "GPS eliminates the need for expensive electronic gantries or toll booths. Vehicles also benefit by having to pay only for the length of the road they use, rather than a flat fee to cross an electronic gantry or toll booth."

Shreya suggested that to reduce congestion in the city, the same technology be used where motorists will pay a fee only for sections of roads that are congested, rather than being charged a flat fee for using a high-demand road or for entering the congestion-prone core of a city.

A top official from NHAI said, "We have five stretches where we are planning to introduce GPS-based toll collection on a pilot basis. The software is under development and we will soon be starting the pilot. Based

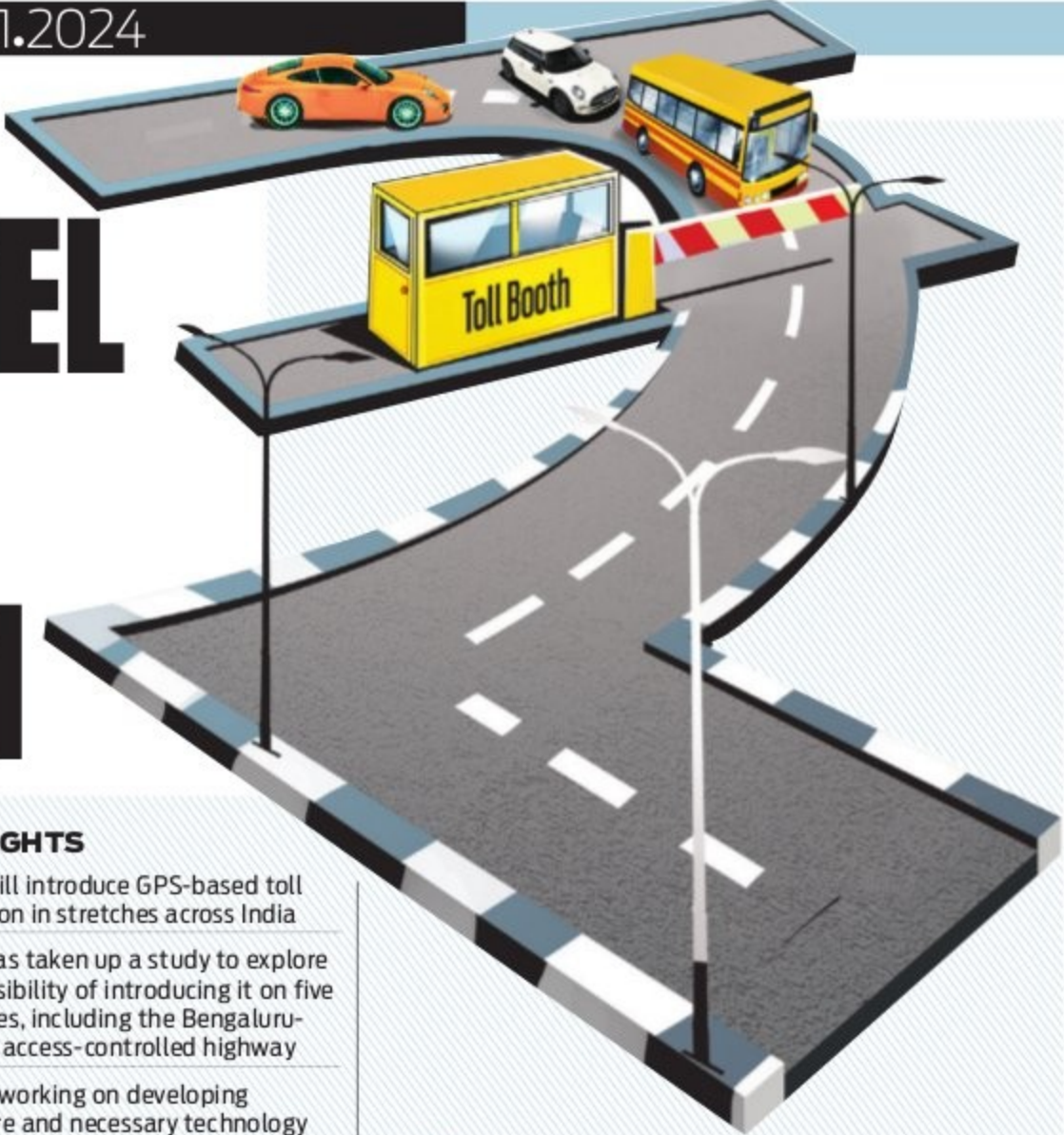
on the response to the new technology and also how road users receive it, we will be implementing it on other stretches in a phased manner."

How does it work?

Vehicles need not line up in the queue at toll booths and wait for money to be deducted from their FASTag accounts. In this system, geo-fencing of highways is done and the vehicle's entry and exit into highways is calculated using the Global Positioning System (GPS) device fitted into the vehicle.

The software, which is under development, will trigger a response when a vehicle enters or exits a particular area, and the vehicle need not halt at toll plazas.

As per the current proposal, vehicles need to have GPS devices. While new vehicles come fitted with GPS devices, old vehicles have to install them. However, Union Road Transport Minister Nitin Gadkari has been stating that NHAI is also exploring the option of tracking the vehicle's entry and exit using Automatic Number Plate Recognition (ANPR) cameras, which doesn't require GPS devices in vehicles, and toll is collected on the go.



Mostly all vehicles nowadays already have GPS installed so we are already accustomed to this on a personal basis of use and interaction. But it should be restricted only to enabled highways and not at all times.

Rohan Parvatiyar, techie

Gowda rises out of poll ashes, becomes force to reckon with

DEVARAJ B HIREHALLI
@ Bengaluru

FORMER prime minister H D Deve Gowda has proved that he is still a force to reckon with in Karnataka, with BJP leaders making a beeline for his residence ahead of the Lok Sabha elections.

The nonagenarian has been calling the shots in state politics soon after the JDS forged an alliance with the saffron party. After the BJP faced a drubbing in the assembly polls and JDS too failed to impress voters, BJP national leaders agreed for the alliance for parliamentary polls.

Which is why, for leaders from the two opposing camps in the BJP — the B S Yediyurappa faction and those waging a cold war against him — Gowda turned into an inevitable binding force.

His relationship with the BJP high command, including Prime Minister Narendra Modi and Home Minister Amit Shah, have that effect on the party. The JDS is likely to have its say in the selection of alliance candidates in Old Mysuru region, where it has a base. BJP leaders of the region are trying to get along with the JDS leaders, and have been meeting Gowda and former chief minister HD Kumaraswamy.

Former minister V Soman, who was sulking after Yediyurappa's son BY Vijay-

endra became BJP state chief, met Gowda before meeting Shah and BJP national president JP Nadda. Shah, according to sources, assured Somanna of protection from Yediyurappa and Vijayendra, and insisted that he work for the party's victory with the JDS.

With the likes of former BJP general secretary C T Ravi, Mysuru-Kodagu MP Pratap Simha and others visiting the JDS leaders, the message from the high command is clear, according to sources. Leader of Opposition R Ashoka and former DCM Dr C N Ashwath Narayan also visited Gowda on Sunday.

The BJP-JDS alliance has helped the high command check the probable one-upmanship of Yediyurappa, according to sources.

"The central leaders realised this and struck a balance by taking Yediyurappa's detractors in the state BJP into confidence," they added.

On the other hand, the JDS-BJP alliance is helping the JDS remain relevant in state politics. Interestingly, in 2006, Kumaraswamy had brought down the Congress-JDS government led by N Dharam Singh, and helped the party survive, say analysts.

But psephologist Dr Sandeep Shastri observed that BJP leaders visiting Gowda serves to show that the alliance has become a formidable force.

BJP leaders visiting former prime minister H D Deve Gowda serves to show that the alliance has become a formidable force
— Dr Sandeep Shastri, psephologist



Leader of Opposition R Ashoka and former DCM Dr C N Ashwath Narayan wish former PM H D Deve Gowda on the eve of Sankranti in Bengaluru on Sunday

Efforts to hush up Hangal moral policing case: Ex-CM

EXPRESS NEWS SERVICE
@Hubballi

FORMER chief minister Basavaraj Bommai on Sunday claimed that efforts were being made to hush up the Haveri moral policing case by offering money to the victims. "The government must constitute a Special Investigation Team to probe this incident. As Chief Minister Siddaramaiah will visit Haveri on Monday, the BJP expects him to make an announcement in this regard," he told reporters.

The incident happened on January 7 when a group of people barged into a hotel room in Hangal, Haveri district, and roughed up an inter-

faith married couple staying there.

The BJP leader alleged that the police have been offering money to the couple to close the case. "Under the garb of investigation, the was taken to Sirsi after the local police got information about the visit of the BJP women's delegation to Haveri," he said.

MLA gives ₹50K to survivor

Haveri: MLA Basavaraj Shivannavar has handed over Rs 50,000 to the rape survivor, who is staying at the Haveri Women Counselling Centre. The MLA visited the centre on Saturday and said that the government is taking the case seriously and the guilty will be punished as per law.



Chief Minister Siddaramaiah greets Congress leader Rahul Gandhi during the launch of the Bharat Jodo Nyay Yatra in Imphal on Sunday | EXPRESS

Siddu, DCM, Dr G join Rahul, Kharge in Imphal

EXPRESS NEWS SERVICE
@Bengaluru

TOP Congress leaders from Karnataka, including Chief Minister Siddaramaiah, Deputy CM DK Shivakumar and Home Minister Dr G Parameshwara, joined party leader Rahul Gandhi and AICC president Mallikarjun Kharge during the launch of Bharat Jodo Nyay Yatra in Imphal on Sunday.

The state leaders were visibly upbeat on their arrival in Manipur and they were given a warm welcome by the Manipur Congress functionaries. Siddaramaiah personally greeted Rahul Gandhi and also shared the dais along with national leaders.

Karnataka, which is the home turf of AICC president Mallikarjun Kharge, is a key state for the Grand Old Party. Participation of Congress lead-

ers from the south Indian states, including former Andhra Pradesh chief minister Y S Rajasekhara Reddy's daughter Y S Sharmila, could be a shot in the arm for Kharge, who was recently appointed as I.N.D.I.A block chief, especially as the party is looking to win more seats in this cluster of states in the LS polls.

The first leg of Rahul Gandhi's Bharat Jodo Yatra, which traversed across Karnataka, had worked as a unifying force between leaders in the Congress, especially Siddaramaiah and Shivakumar, and contributed to the party's win in the assembly polls with 135 seats.

Though Siddaramaiah and Shivakumar showed up together at Imphal Airport, they arrived by separate special flights. Siddaramaiah was accompanied by Parameshwara and his political secretary Govindaraju.

Ram Mandir must not turn into place for political gambling, says Mahadeva

EXPRESS NEWS SERVICE
@Mysuru

SLAMMING the inauguration of the incomplete Ram Mandir in Ayodhya on January 22, noted writer Devanuru Mahadeva said the Ram Mandirs in rural pockets have become a haven for "gambling" and "recreational" activities. The Ram Mandir in Ayodhya must not become a place for political gambling, he said during a state-level seminar - Karnataka after 90s - organised by Shravana Samskrutika

Trust and Bayalu Balaga here on Sunday.

The 'Odalala' writer also stressed on the need for evaluation of Indian parliamentarians and termed it a "crucial exercise" in the run-up to the elections. The commitment of parliamentarians must be put to scrutiny, he said.

Drawing a parallel with tribals in Chhattisgarh taking their deities (gods) to task for not resolving their distress, Mahadeva said, "Tribals in this country don't even spare gods from scrutiny. If a god fails to fulfil their



Amid drought, Gadag farmers find rich pickings in betel farming

RAGHOTTAM KOPPAR @ Gadag

BETEL farming has come as a saviour for Gadag's farmers who have been reeling under spells of drought. Some farmers from Gogeri village in Gadag reaped a rich harvest by cultivating betel leaves, earning up to Rs 10 lakh a year.

Mallikarjun Bosale, a farmer, had been growing jowar and other crops earlier until his crops were hit by excess rainfall and then drought.

Betel leaf farming emerged as an option when about 10 farmers from Gogeri met Hor-

ticulture Department and Gram Panchayat officials. The department gave them betel leaf saplings under the MGNREGA scheme. These farmers then registered their names in the action plan and started growing betel leaves at their farms. They also got daily wages.

Gram Panchayats have increased the number of man days under the MGNREGA scheme to stop villagers from migrating to cities for work as well as ensured higher daily wages during the prevailing drought situation. Both the ag-



A betel farm near Gajendragad in Gadag district | EXPRESS

riculture and horticulture departments have also come forward to help daily wage labourers and farmers by increasing the number of man

days under MGNREGA.

Bosale is one of the farmers who received betel saplings and followed the instructions of the officials. The harvest fetched him a good income. This time, many parts of the state, including the entire Gadag district, are reeling under drought and many farmers have lost both Rabi and Kharif crops. Bosale, who got his name registered with the department, started growing betel leaves at his farm and earned a yearly income of Rs 10 lakh. Encouraged by his success, many farmers are

now visiting betel farms in Gogeri village.

Shanta Bosale, another farmer from Gogeri, earned Rs 80,000-90,000 per month by growing betel leaves. Shanta said, "Earlier, I used to grow groundnuts, jowar and other crops. Our officials told us to shift to betel farming. Now we cut the leaves once a week and sell it to wholesalers. It has proved to be a good alternative source of income for us. We are also telling other farmers to shift to betel cultivation along with other crops to have a steady income."

‘Criticism important for democracy’

After MT’s comment on autocracy, writer Mukundan also takes a dig

EXPRESS NEWS SERVICE
@Kozhikode

CLOSE on the heels of MT Vasudevan Nair’s outbursts against authoritarianism, the venue of the Kerala Literature Festival on Sunday, witnessed another powerful indictment on autocracy. Writer M Mukundan said that there should be a space for criticism for the growth of democracy but even writers are reluctant for creative criticism, said writer M Mukundan.

Interacting with reporters after his session at literature festival in Kozhikode, he said there

should be a space for fearless criticism in India and Kerala. “Kerala government has done many good things, but there are some failures and the writers are pointing them out,” he said, adding that what he said in the speech was applicable to all rulers. The writer said that many are scared to venture for criticism. “Sid-dique Pappan was here. Experiences like that prevents them from going for open criticism,” he said. “The path to throne is a difficult one. You have to struggle and shed blood to reach the throne. But the path to the throne is easily forgotten when

you reach there,” he said. Quoting Jayaprakash Narayan, the writer said the rulers should vacate the throne before people come or else, they will be ejected out by the people. On the question of personality cults and sycophancy referred to by MT, he said his opinion is that there should not be such trends

Kerala government has done many good things, but there are some failures and the writers are pointing them out
— M Mukundan, writer

in any party. “We don’t need leaders who enjoy hollow praises. I am not saying that leaders in Kerala are like that. There are many good leaders here” he said. During his session with CPM leader M Swaraj Mukundan expressed concern over the rise of power-hungry politicians who prioritize personal gain over the well-being of the country they are meant to serve. “This disturbing trend raises questions about the very essence of democracy and the need for vigilant citizens to safeguard the principles that underpin it.”



SANKRANTI SPIRIT

As part of the Makar Sankranti festivities, a bull charges through flames at Siddalingapura near Mysuru on Sunday | UDAYSHANKAR S

Cyber fraud: Doctor loses Rs 1.8 crore

EXPRESS NEWS SERVICE
@Hubballi

A 45-year-old doctor from Dharwad has fallen prey to cyber criminals, losing a whopping Rs 1.79 crore. The cyber crime police are investigating the fraud which took place when the doctor received a call from an unknown individual two months ago.

The fraudster, posing as a financial advisor, duped the doctor by promising lucrative returns on her investments in the stock market. The caller suggested investing in the IPO of Planet Image International Company for substantial profits. The

doctor willingly joined a social media site at the caller’s behest.

The interaction took a sinister turn as the cyber criminals successfully extracted sensitive data related to the doctor’s bank accounts. Subsequently, a sum of Rs 1.79 crore was transferred from various bank accounts linked to the victim.

The manner in which the criminals obtained such personal information remains unclear, prompting the police to take up further investigation. A case has been registered with the police who are calling for awareness during financial dealings.

Congress leader Musthafa no more

EXPRESS NEWS SERVICE @ Kochi

FORMER minister and veteran Congress leader from Kerala **TH Musthafa**, 83, passed away on Sunday morning at a private hospital in Kochi where he had been undergoing treatment for age-related ailments.



Born on December 7, 1941 to TKM Hydrose and Fatima Beevi at Vazhaku-lam, Musthafa’s political journey began with the Youth Congress. He held various positions before becoming the president of Ernakulam DCC for 14 years. He was also general secretary and VP of KPCC.

He served as the Food and Civil Supplies Minister in K Karunakaran government, from 1991 to 1995. Last rites were performed at Marampally Juma Masjid’s Khabaristan on Sunday.

Tourists to Kodagu up by 30% in 2023

ENS @Madikeri

THE statistics released by the Kodagu Tourism Department shows a 38% rise in tourist inflow to Kodagu in 2023. The percentage is in comparison with the tourist influx recorded in 2022. As per the data, 43,69,507 tourists visited the district in 2023 while the count was at 27,29,711 in 2022.

After the natural calamities and the pandemic situation, the tourism sector recorded a downfall and was on a gradual recovery mode.

However, the inflow was the highest last year since 2018 and a total of 5,82,906 tourists visited the tourist spots of the district in December 2023.

These numbers include the count of the tourists visiting only popular spots in the district.

During the New Year up till January 12, the inflow stands at 6,20,808. As per a survey by the department, Kodagu ranked third in the list of most searched tourist spots online.

Sources confirmed that the inflow was the highest during July and August months last year as Kodagu recorded scanty rainfall.

Veterans’ Day observed in Belagavi

EXPRESS NEWS SERVICE
@Belagavi

THE Maratha Light Infantry Regimental Centre (MLIRC) observed the 8th Veterans Day at Belgaum Military Station, paying homage to the valorous men and women who served the nation with unwavering dedication, in Belagavi on Sunday.

The Armed Forces Veterans Day is celebrated on January 14 every year as it was on this day in 1953 that the first Commander-in-Chief of the Indian Army, Field Marshal KM Cariappa, who led the forces to victory in the 1947 war, formally retired from the service. The day was first celebrated in 2016 and it is commemorated every year since.

The presence of veteran officers, Junior Commissioned Officers (JCOs), and other ranks (OR) added a profound dimension to the occasion. The centre-piece of the 8th Veterans Day celebration was the solemn wreath-laying ceremony held at Sharqat War Memorial which was a poignant moment, a silent tribute to those who fought valiantly and a symbol of our eternal gratitude for their sacrifices.

It provided an opportunity for the serving personnel to interact with their predecessors, forging connections that bridge the gap between past and present.

Revanth heads to Davos for investments

EXPRESS NEWS SERVICE
@Hyderabad

WITH an aim to attract international investments, Telangana Chief Minister A Revanth Reddy and IT and Industries Minister D Sridhar Babu will be attending the World Economic Forum (WEF) annual meeting being held between January 15 and 19 in Davos, Switzerland.

The state government anticipates inking numerous MoUs during the official visit of the CM and IT minister, sealing deals for substantial investments in key sectors such as

pharmaceuticals, electronics, data centres, defence, aerospace, food processing, and renewable energy. The CM, soon after assuming office, received an invitation to attend the prestigious WEF meeting.

During his maiden visit to the prestigious meeting, Revanth has been invited to address the WEF Congress Centre where he is poised to articulate his vision for digitally transforming healthcare, a key agenda of the Congress government.

Furthermore, Revanth is expected to participate in a high-level WEF event focused on

‘Food Systems and Local Action.’ During this session, he will address the impact of climate change on agri-economy and propose measures to promote climate-resilient agriculture while safeguarding livelihood of farmers.

IT Minister Sridhar Babu, explaining his packed schedule in Davos, disclosed his plans to engage with 70 industry leaders over three days, including CEOs and CXOs of global giants. Meetings with stalwarts of the Indian industry, including Tata, Wipro, HCL Tech, JSW, Godrej, Airtel, and Bajaj, are also on the agenda, added the minister.

EXPRESS READ

‘Probe against Kerala CM’s daughter political vendetta’

T’Puram: Terming the Centre’s probe against the IT firm of the chief minister’s daughter ‘political vendetta’, CPM state secretary MV Govindan said the party was not afraid of the investigation. Interacting with reporters in Trivandrum on Sunday, Govindan said the BJP government at the Centre has been misusing central agencies with political motives. He said Exalogic Solutions was under scanner only because it was owned by the CM’s daughter. The Centre’s move was clearly a part of political vendetta, Govindan said. “There is no need for CPM to be afraid about the probe. Let the government agency complete the investigation,” he said. On his controversial remark likening Pinarayi Vijayan to the sun, he said it should not be seen as cult worship. He accused the media of misinterpreting his remarks and landing many people, into the controversy, in an apparent reference to MT Vasudevan’s critical comments on ‘hero worship’ of ‘people in power’.

Students, pvt schools instigated parents to file complaint: Principal

CONTINUED FROM PAGE 1

AS the boy did not return from school till 2pm, Zameer contacted a schoolteacher and learnt that the principal had taken his son to her residence. When he called the principal’s mobile, her husband allegedly admonished him. Finally, he phoned the police helpline ‘112’

to get his son back, Zameer mentioned in the complaint.

It is also alleged that the principal used to threaten the students that they would be undressed and beaten, if they refused to do the work, Zameer said, claiming that Johra has collected Rs 100 from each student to give hall tickets and schoolbooks.

Meanwhile, denying allegations levelled against her to TNIE, Johra said she is a strict teacher, imparting lessons to students in a disciplined manner. Accordingly, a few students, wanting to shirk studies, have falsely complained against her. Besides, some private schools in the vicinity of the Maulana Azad Model High School are ac-

cused of trying to tarnish the latter’s name, after 93 per cent of its students who appeared for the SSLC exams last year passed. Those schools might have instigated parents to lodge the complaint, Johra alleged.

Confirming the receipt of a complaint against the principal, Kalaburagi Police Commissioner Chetan R said the

police is yet to register an FIR. Chairman of the Karnataka State Commission for the Protection of Child Rights, Naganagowda, said the panel would register a suo motu case against the institution and serve notices to the Kalaburagi DC, Police Commissioner and the Secretary of the Minority Development Department.

KMML The Kerala Minerals and Metals Ltd
(A Govt. of Kerala Undertaking) Sankaramangalam Kollam 691583
Phone: 0476-2651215 to 217 E-Mail: md@kmml.com

TENDER NOTICE
For more details please visit the E-Tendering Portal: <https://etenders.kerala.gov.in> or www.kmml.com

No	Tender Id	Items
1	2023 KMML 637441	For the supply of Low-density Polythene (LDPE) Film/Sheet
2	2024 KMML 638965	For the supply of Renk Make Bearing
3	2024 KMML 643013	For fabrication & supply of Brine Mixing Cum Balancing Tank
4	2024 KMML 643054	For fabrication & supply of Sulphuric Acid Scrubber D307
5	2024 KMML 643206	For the supply of Girth Gearlin two halves assembly for Digester-1 No Chavara 12.01.2024

Sd/- Managing Director for The Kerala Minerals and Metals Ltd

MANDYA DIST. CO-OPERATIVE MILK PRODUCERS' SOCIETIES UNION LTD.
E-mail: manmulpurchase@gmail.com Tele: 08232 – 274571

IFT No: MMU/PUR/E-Procure/105/Tender-14/2023-24 Date: 12.01.2024

TENDER NOTIFICATION
(Through E-procurement portal only)

Mandya Milk Union Ltd. invites e-Tenders for Supply of 1. 500gm butter duplex cartons on ARC Basis -30000 Nos 2. 100gm peda duplex cartons on ARC Basis -350000 Nos 3. 250gm peda duplex cartons on ARC Basis-250000 Nos 4. sugar on ARC Basis -50 MT 5. Roto Moulded Type Plastic pallets -300 Nos, 6. 15kg capacity ghee tins-7000 Nos 7. Shoe & Socks -428 Pairs 8.Food Grade Sanitizer on ARC Basis-10000 Kgs 9. Coagulant solution On ARC Basis -22000 Kgs. 10. Al Travis (Al Crates)-50Nos, 11. Wall Painting-390000 Sq ft 12. Canteen Groceries Items for six months

Interested tenderers may please refer detail notice inviting tender for eligibility criteria & other details. Tenderers can download documents from: 12.01.2024, Last date of submission of tender: 01.02.2024 at 15.00 hrs, Date of opening of Technical tender: 02.02.2024 after 15.30 hrs & Commercial Bid opening will be intimated. Interested Tenderer's may download bidding documents from the e-procurement portal <https://kppp.karnataka.gov.in> For More Information Contact Manager Purchase Mob: 9513888247

Sd/-
MANAGING DIRECTOR

KARNATAKA POWER TRANSMISSION CORPORATION LIMITED
(CIN : U40109KA1999SGC025521)

No: SEE/Tr(W&M)/AEE(C)/23-24/CYS-76 Date: 12.01.2024

BRIEF TENDER NOTIFICATION
(THROUGH KARNATAKA PUBLIC PROCUREMENT PORTAL ONLY)

KPTCL invites bid against this Enquiry No.SEE/AEE(C)/Trans/W&M/DVG/23-24/CYS-76 dated 12.01.2024 for the works coming in the Transmission (W&M) Circle, KPTCL, Davanagere. The detailed notification regarding the works called through E Procurement mode can be obtained from the KPP Portal website: <https://kppp.karnataka.gov.in> or on or after 18.01.2024 at 11.00 Hrs onwards. Any other details can be had from the undersigned during working hours.

Sd/- Superintending Engineer (Ele),
Transmission (W&M) Circle, KPTCL, Opp District Stadium,
Hadadi Road, Davanagere. Ph: 08192-250774

KARNATAKA GOVERNMENT STOCK (SECURITIES)
Finance Department
Vidhana Soudha, Bengaluru.

- Aggregate Amount: **Total Rs.5000 Crore, (Rs.2000 Crore (15 Year Tenure) and 3000 Crore (16 Year Tenure))**
- Method of Issue : By auction, through PDO, RBI, Mumbai (Fort).
- Date of auction : **January 16, 2024.**

Government of Karnataka invites subscription to the above securities. Copies of the Notification and Application forms may be obtained from PDO, RBI, Bengaluru. Non - competitive bidding facility has been introduced by RBI to encourage participation of retail investors. The Government stock up to 10% of the notified amount of the sale will be allotted to eligible individuals and institutions. Sample Tender Forms and the revised scheme of Non - competitive bidding facility is available on the website www.rbi.org.in

Sd/- (Dr. P. C. Jaffer)
Secretary to Government
(Budget & Resources), Finance Department

DIPR/CP/RO/2996/2023-24

PUBLIC NOTICE
This Notice is issued on behalf of My client Sri.Raghavendra.S S/o Late.P.Srinivas to bring the notice of the general public that they are intend to purchase the schedule property from Smt.Jyothil.N.W/o. Ramachandrabai.N.C. If any person/firm/institution/company having any claim or right in respect of the Schedule Property by way of inheritance, sale, agreement, mortgage, lease, lien, license, gift, possession, legal heirs, partners or encumbrance however or otherwise is hereby required to intimate in writing to the undersigned within Seven (7) days from the date of publication of this notice of his/her/their share or claim, with all supporting documents failing which reference to such claim and the claims, if any, of such person shall be treated as waived and not binding on our client.

SCHEDULE PROPERTY
All that piece and parcel of the residential property bearing Northern Portion of Site No.2, BBMP, Kutha No.12156, Assessment No.114/5, Situated at Andrahalli Village, Yeshwanthpur Hobli, Bangalore North Taluk, now comes under the Limits of BBMP, Bangalore, Measuring East to West: Northern side 42 feet, Southern side 40 feet and North to South 20 feet, in all measuring 820 Sq.ft., along with building thereon and bounded on:

East by : Private Property, West by : Road, North by : Site No.1, South by : Remaining Southern Portion of Site No.2.

H. Prahlada, Advocate & Solicitor,
For H.P.Law, #2, 3rd Floor, Venkateshwara Complex, Yeshwanthpur, Bangalore-560022
Mobile : +91 77600 61073

GULBARGA ELECTRICITY SUPPLY COMPANY LIMITED
(Wholly owned government of Karnataka undertaking)
CIN Number: U04010KA2002SGC030436

No. GESCOM/SEE (Procurement)/EE/AEE/2023-24/50193-97 Date: 12-01-2024

TENDER NOTIFICATION (KPPP PORTAL MODE ONLY)

Establishment of transformer repair center for carrying out repairs to faulty 25/63/100 KVA Conventional type and BEE 3 star rated distribution transformers at the following locations of GESCOM.

- 1) **PC-1305:** Kalaburagi Rural & Urban to 4, 2) **PC-1306:** Afzalpur, 3) **PC-1307:** Aland, 4) **PC-1308:** Jewargi & Yadrami, 5) **PC-1309:** Chittapur, Kalgi & Shahabad, 6) **PC-1310:** Sedam, 7) **PC-1311:** Yadgir & Gurnitkal, 8) **PC-1312:** Shahapur, 9) **PC-1313:** Surapura, 10) **PC-1314:** Bidar & Kamathana, 11) **PC-1315:** Bhalki, 12) **PC-1316:** Raichur Rural & Urban, 13) **PC-1317:** Devadurg, 14) **PC-1318:** Sirwar, 15) **PC-1319:** Yelburga, 16) **PC-1320:** Gangavathi & Karatagi, 17) **PC-1321:** Kushtagi, 18) **PC-1322:** Sirguppa, 19) **PC-1323:** Hospet, 20) **PC-1324:** Hagari Bommanahalli, 21) **PC-1325:** Kudligi, 22) **PC-1326:** Ballari, 23) **PC-1327:** Lingasugur, 24) **PC-1328:** Maski, 25) **PC-1329:** Aurad

Dates: Bid documents available at KPPP portal: on or after 16.01.2024, Last Date: 31.01.2024 @ 17:30 Hrs., Opening of Technical/Price bid: 02.02.2024/ 03.02.2024.

Tender amount: 114.95 Lakhs,
Bidder Qualifying Requirements: As per tender documents (IFB). For additional information Contact: Superintending Engineer El., Procurement, Corporate Office, GESCOM, Kalaburagi-585102. Mobile: 94484 99997. Web Site Address: www.kppp.karnataka.gov.in.

Sd/- Superintending Engineer (Procurement),
GESCOM, Corporate Office, Kalaburagi

DIPR/Kalaburagi/671/KSCM&A/2023-24

JANA SMALL FINANCE BANK
(A scheduled commercial bank)

DEMAND NOTICE UNDER SECTION 13(2) OF SARFAESS ACT, 2002.

Whereas you the below mentioned Borrower's, Co-Borrower's, Guarantor's and Mortgagors have availed loans from Jana Small Finance Bank Limited, by mortgaging your immovable properties. Consequent to default committed by you, your loan account has been classified as **Non-performing Asset**, whereas **Jana Small Finance Bank Limited** being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued Demand notice calling upon the Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors as mentioned in column No.2 to repay the amount mentioned in the notices with future interest thereon within 60 days from the date of notice, but the notices could not be served on some of them for various reasons.

Sr.	Name of Borrower/ Co-Borrower/ Guarantor/ Mortgagor	Loan Account No. & Loan Amount	Details of the Security to be enforced	Date of NPA & Demand Notice date	Amount Due in Rs. / as on
1	1) M/s. VHK Enterprises, Rep. by its Partners Dr. V Harshini, Mr. Krishna Raj, 2) M/s. Swasti Hospital, Rep. by its Prop. Dr. V Harshini 3) Mrs. Harshini V. Partner of M/s. VHK Enterprises, Prop. of M/s. Swasti Hospital, Also at: M/s. Swasti Hospital & M/s. VHK Enterprises, 4) Mr. Krishna Raj, Partner of M/s. VHK Enterprises, Also at: M/s. VHK Enterprises, 5) Dr. Vuppaladadiam Suguna	Loan Account No. 45348640003502, 45348640003491 & 3387020000787992 Loan Amount: Rs.1,51,00,000/-, Rs.1,90,00,000/-, Rs.10,00,000/-	Mortgaged Immovable Property: Item No.1: All that piece and parcel of the Southern portion of Site bearing No.25, BBMP Khattha No.1624/219/2/25 (Old Khattha No.219/2/25) Assessment No.279/2, Situated at Katigenahalli Village, Jala Hobli, now under BBMP, Jakkur Ward No.05, Bengaluru North, Bengaluru and Bounded on: East by: Desai's Property, West by: Road, North by: Remaining Northern Portion of same site No.25 & South by: Site bearing No.25/A, Measurement: East to West: 30 Ft and North to South: 23 Ft., in all measuring 690 Sq.ft., Item No.2: All that piece and parcel of the Apartment bearing No.504, D Block, 5th Floor, "Aqua-1" constructed on the converted land Bering Survey No.89/1, 92/2 & 105 Ozene Urbana Township, Kannamangala Village, Devanahalli, Bangalore-560067 and Bounded on: East by: Corridor & Open Space, West by: Open Space, North by: Open Space & South by: Unit D-503. Measurement: 937 Sq.ft., Super Built up Area along with Undivided share of land measuring 271 Sq.ft., out of the total extent measuring Acre 4-26.077 Guntas in the converted land bearing Survey No.89/1, 92/2 & 105. Item No.3: All that piece and parcel of the Apartment bearing No.502(D-502), D Block, 5th Floor, "Aqua-1" E Khattha No.150300200400120628, Kannamangala Grama Panchayath, constructed on the converted land bearing Survey No.89/1, 92/2 & 105. Situated at Kannamangala Village, Devanahalli Taluk, Bangalore District and Bounded on: East by: Unit D-501, West by: Open Space, North by: Corridor & Open Space, South by: Open Space & Unit E-505. Measurement: 1145 Sq.ft., Super Built up Area along with Undivided share of land measuring 331 Sq.ft., out of the total extent measuring Acre 4-26.077 Guntas in the converted land bearing Survey No.89/1, 92/2 & 105.	01-01-2024 Demand 12-01-2024	Rs. 3,45,08,115.03 (Rupees Three Crore Forty Five Lakh Eight Thousand One Hundred Fifteen and Three Paise Only) due as on 11-01-2024

Notice is therefore given to the Borrower/ Co-Borrower/ Guarantor & Mortgagor as mentioned in Column No.2, calling upon them to make payment of the aggregate amount as shown in column No.6, against all the respective Borrower/ Co-Borrower within 60 days of Publication of this notice as the said amount is found payable in relation to the respective loan account as on the date shown in Column No. 6. It is made clear that if the aggregate amount together with future interest and other amounts which may become payable till the date of payment, is not paid, **Jana Small Finance Bank Limited** shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No.4. Please note that this publication is made without prejudice to such rights and remedies as are available to **Jana Small Finance Bank Limited** against the Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors of the said financials under the law, you are further requested to note that as per section 13(13) of the said act, you are restrained/prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor.

Date: 15.01.2024, Place: Bangalore Sd/- Authorised Officer, For Jana Small Finance Bank Limited

INDIAN EXPRESS IS NOT AN INDUSTRY. IT IS A MISSION.

— Ramnath Goenka

END ISRAEL RETRIBUTION TO ARREST SPREAD OF WEST ASIAN CONFLICT

MONTHS after intense diplomacy to avoid the ongoing Israeli-Hamas conflict spilling across West Asia and beyond, the US ended up doing exactly what it set out to avert. A spate of attacks on cargo shipments in the Red Sea through missiles and drones by Yemen's battle-hardened Houthi militia—in an act of solidarity with the Palestinians—forced the US and the UK to bombard the militia's military installations. With the Houthis vowing revenge, a new battlefield has just opened. The Houthis are an Iranian proxy, as are the Hamas and the Hezbollah, so their mutual kinship was expected. By militarily engaging the US, the militia appears to be gaining a newfound sympathy and respect in the region. Trousing the Houthis through superior firepower is impossible, as Saudi Arabia learnt at its expense. A Saudi-led coalition that sought to stop Houthi advances in Yemen, led to a humanitarian disaster with over 1.5 lakh people dead. The Saudis were left bruised with sporadic drone and missile attacks on their oil industry. Riyadh was forced to change tack, opening peace talks with Tehran and truce with Sanaa. It has now sought to build distance from the US-UK attacks. The Biden administration had curiously lifted the Houthis from its list of foreign terror outfits in 2021, a status it continues to enjoy.

Hours before the strikes, US Secretary of State Anthony Blinken called up foreign minister S Jaishankar to keep him in the loop. Jaishankar said he appreciated Blinken's insights on the situation in West Asia—code for the eventual pounding of Houthi targets. A suspected Houthi drone strike on an India-bound oil shipment off the Gujarat coast in the Arabian Sea drew the country into the conflict vortex. The Indian Navy is the pre-eminent naval power in the region. It has already started policing critical Arabian Sea lanes, including the Somalia-Yemen chokepoint in the Red Sea. Many merchant ships across the world have Indians as part of their crew, so the country cannot take its eyes off the situation. Rerouting cargo away from the Red Sea is bleeding global economics and adding to inflation.

While vigilante attacks on shipping lanes cannot be condoned, they draw sustenance from the conflict that has already killed thousands of Palestinians and displaced the entire Gaza populace. Getting to end the disproportionate retaliation against Hamas could be a good starting point for restoring peace.

BENGALURU'S CLEAN IMAGE NEEDS POLISHING

THE Swachh Survekshan rankings are out and once again hold no surprises. The same cities have bagged the top slots—Indore and Surat top the table, followed by Navi Mumbai, Visakhapatnam, Bhopal, Vijayawada, New Delhi and so on. Bengaluru leapt to 125th position from its average ranking of 200 among 446 cities with 1 lakh population category. The 1 million population category for cities was scrapped in 2023, leading to some confusion over scores. Bengaluru appeared to have fallen several levels from being ranked 28 among 48 cities in 2021, and 43 in 2022, when in fact it has improved its performance in many categories: door-to-door waste collection, garbage segregation, cleanliness of residential and market areas, besides public toilets. It failed only in handling its infamous dump sites. The city also added a new feather in its cap with its first-ever 'Water Plus' ranking for sanitation.

The Swachh list can be termed an index of urban governance, and also a comment on the political leadership. Though giving ranks and percentages may appear to be an academic and pedantic exercise, it does give the cities a shine and something to aspire for. The only two Karnataka cities in the top 100 are Mysuru at 27th position, which is disappointing, considering it had bagged top slot in 2016, while Hubballi-Dharwad at rank 87 comes as a big pleasant surprise. The dusty North Karnataka city was notorious for its filth and scavenging pigs. Quite obviously, the Bruhat Bengaluru Mahanagara Palike and other civic bodies are striving to improve the way they work, and also collaborating with private agencies and residents. Bengaluru, which had hit the headlines as 'Garbage City' in 2017 with mounds of waste and rats running wild, has truly upped its game. Its active and committed band of resident welfare associations have worked with the Palike to make a huge difference.

Now that Bengaluru has managed to get a hold on garbage management, and can also lay claim to being a 'Smart City', it should aspire to build a cleaner ecosystem which is free of plastic. Though there is a declared ban on plastic bags, it is only partially successful. Ending the plastic menace is half the cleanliness battle won. The other factors the city needs to improve are civic infrastructure, transparency, traffic management and public transport. It also needs a greener urban landscape. Only then can the IT capital thump its chest and proudly talk of turning Brand Bengaluru into a reality.

QUICK TAKE

BIOLOGY KNOWLEDGE CAN SAVE LIVES

THE Delhi High Court recently felt compelled to give a lesson about birds and bees. While ruling on a case of dowry death, Justice Swarana Kanta Sharma said that grandparents should know it is their son's chromosome—not the daughter-in-law's—that decides whether a baby would be a grandson or a granddaughter. The judge stated, "Even if this judgment becomes the birthplace of such enlightenment, it will go a long way." It is a measure of desperation that a court has to teach us basic biology. School curriculums would do well to highlight this point of reproductive biology when it comes along on the course.

THE decision of Congress party leaders to decline the invitation to attend the consecration ceremony of Ram temple at Ayodhya on January 22 must be seen as the final assertion of a strong pseudo-secular attitude. This attitude has prevailed in the party since the days of Jawaharlal Nehru and it has metamorphosed into an anti-Hindu sentiment ever since Sonia Gandhi took over the reins a quarter century ago.

This is indeed strange because January 22, 2024 is a tryst with destiny moment for Bharat's civilisation, which remained suppressed for over a thousand years because of Islamic invasions and British colonial rule. Further, it makes little sense from a demographic and electoral point of view because we are a federal and democratic nation with regular elections and with a population of over 1.1 billion Hindus who have shed their inhibitions of the past and are projecting a new assertive face.

This is also a strange decision in the light of the disastrous performance of the party in the Lok Sabha elections in 2014 and 2019 and the fall in its national vote share to less than 20 percent. Its seat share has also crashed to less than 10 percent in the House.

The Congress's disdain for Hindus became apparent soon after Independence when Jawaharlal Nehru, the then prime minister, opposed Rajendra Prasad, Sardar Vallabhbhai, K M Munshi and others over the restoration of the Somnath mandir in Gujarat. He did not want President Rajendra Prasad to attend the consecration of the new idol at Somnath because it would go against the secular traditions of the country. Sardar Patel took up the challenge and ensured that the mandir, which was pillaged seven times by Islamic invaders over several centuries, was restored with public funds as suggested by Mahatma Gandhi. Rajendra Prasad defied Nehru and attended the consecration ceremony.

Laffaire Somnath fully established the pseudo-secular foundations of the Congress, much to the discomfort of many stalwarts who felt that Nehru was not holding the scales evenly. Sardar Patel felt that "Hindu sentiment in regard to this temple is both strong and widespread... the restoration of the idol would be a point of honour and [in tune with] the sentiments of the Hindu public". However, during the restoration, Sardar Patel passed away on December 15, 1950. With the passing of Sardar Patel, Nehru's attitude towards Hindu sentiment hardened.

Congress's anti-Hindu stance might finally be its undoing. It has been asserting its pseudo-secularism from Nehru's days. But it didn't have anyone strong enough to oppose it then

CAN CONG AFFORD TO BOYCOTT AYODHYA CONSECRATION?

A SURYA PRAKASH

Vice-Chairman, Executive Council, Prime Ministers Museum and Library, New Delhi



SOURYADIP SINHA

Nehru's 'about-turn' has been elaborately chronicled by two of his Cabinet colleagues—KM Munshi and NV Gadgil and by Prof. Makhan Lal in his book *Secular Politics, Communal Agenda*.

In his book *Government from Inside*, NV Gadgil, minister for urban development, recalls the events. He says Nehru did not want government money spent on the temple. He also did not want the president to attend the consecration of the idol at Somnath (much like the Congress's current objection to Prime Minister Narendra Modi attending the consecration of the idol at Ayodhya). Gadgil says, "I pointed out that the government gave subsidies and grants to thousands of mosques and tombs and there would be

nothing objectionable if it spent a little money in restoring a Hindu temple. I understand secularism to mean the equality of all religions. Millions of Hindus are idol worshippers and not intellectuals like Nehru. Some of us are subject to the weakness of a firm faith."

In April, 1951, during a meeting of the Union Cabinet, Nehru chided KM Munshi and said, "I don't like you trying to restore Somnath. It is Hindu revivalism". Munshi responded to Nehru's criticism in a long letter, which has much significance to the current debate on Ram Mandir. He said, "I can assure you that the collective subconscious of India today is happier with the scheme of reconstruction of Somnath...than with many other things

A TALE ON THE POWER OF FAMILY LOYALTY

RENUKA NARAYANAN

FAITHLINE



the mother was really a step-mother. A group of villagers got hold of the two younger brothers and told them the facts. "He is your step-brother after all and will certainly cheat you of your share," they warned maliciously.

The two younger brothers were too shocked to think straight. They found their mother alone and told her all about the vil-



UNPLASH

A headman's second wife loved his first son like her own and so did he. When he became head of the family, her biological sons grew worried. After they were taught a lesson they fell at the eldest brother's feet while the mother shed tears at the two snakes born of her body

lagers' warning. "How do we stop him from dispossessing us? We'll have to kill him," they said in hard, angry voices. They seemed to have lost their love of years for their elder brother within minutes, as a result of one conversation. The mother knew her eldest son well and looked inscrutably at them. "No need to have his blood on your hands. Leave it to me," she said quietly.

That night she called out wildly, "A snake, a snake!" The eldest brother came pounding into her room. "Where, mother, where?" he cried. "It went into your stomach. Oh, my son, my son!" cried the mother despairingly.

The eldest son caught his breath. "My mother doesn't trust me," he thought in grief and went back to his room.

He lost his appetite overnight and grew weaker by the day. Soon, he took to his bed and could tolerate only a bowl of thin gruel. His eyes grew dim with weeping and he turned wearily to the wall, murmuring, "Mother, where are you?"

The villagers, particularly the neighbours, were delighted. They boldly encroached on the brothers' courtyard and made a wall across the portion they had forcibly taken away. They intruded everywhere else as well and began to encroach on the widow's fields. The two younger brothers had neither the personality nor the courage to deal with their enemies. One day they saw their neighbours taking a cartload of presents to the *patwari*, the keeper of the land records, and knew they had gone to bribe him to legalise the encroachment.

"Mother, we made a big mistake," they said sadly. "If our elder brother were up and about, nobody would have dared lift a finger at us." The mother said nothing, though it was hard not to look at them scornfully. That night she roused the house again, screaming, "Snake!"

The eldest brother came limping in with great effort. "Where, Mother?" he said haltingly. "I saw it come out of your stomach, son," said the mother, looking him steadily in the eye.

The eldest brother began to get better the very next day. Soon, he was well enough to leave his room. Seeing the wall in the courtyard, he shouted, "Who built this?" The neighbours came running with spades and apologised as they took it down.

After a few days, the eldest brother was well enough to inspect the fields. Seeing the encroachments, he roared, "Who's trying to steal our land?"

The guilty parties came up cravenly, begged his pardon and moved back to their boundaries. A messenger was sent galloping to the *patwari* to stop him from tinkering with the land records.

The younger brothers fell repentantly at the eldest brother's feet but all he did was pat them absently on their heads in forgiveness while it was their mother who shed tears looking at the two snakes born of her body.

(shebaba09@gmail.com)

that we have done and are doing". With regards to the charge that he was promoting 'Hindu revivalism', he said he had laboured through social work to re-shape Hinduism. "In the conviction that that alone will make India an advanced and vigorous nation under modern conditions". He concluded by asserting the value of Hindu civilisation for India's future. "It is my faith in our past which has given me the strength to work in the present and to look forward to our future. I cannot value freedom if it deprives us of the Bhagavad Gita or uproots our millions from the faith with which they look upon our temples and thereby destroys the texture of our lives". He said he was delighted that his 'incessant dream' of Somnath reconstruction had come true. "Once the shrine was restored... it will give our people a purer conception of religion and a more vivid consciousness of our strength". Just substitute Ayodhya for Somnath in Munshi's letter and you realise how prophetic he has been in regard to the value we attach to our civilisational strength and consciousness.

Unfortunately for the Congress, it is stuck in the same groove for many decades and driven to a firmer anti-Hindu position in recent times. The best example of this was the controversial Prevention of Communal and Targeted Violence (Access to Justice and Reparations) Bill by the Manmohan Singh government. The original draft of the bill was produced by the National Advisory Council headed by the then Congress president Sonia Gandhi. This bill sought to demonise the Hindus by saying that in all communal conflicts, the members of the minority community would be perceived to be victims and the needle of suspicion would by presumption, point to the majority. The bill also had strong provisions to penalise police and other government officials who failed to act as per the proposed law's intent.

The Sachar committee report, which wanted a communal census of the Indian armed forces and the Ranganath Misra Commission which sought to create communal quotas in universities are just some of the many initiatives taken by the Congress against the Hindu majority.

In the Nehru era, there was neither a buoyant Hindutva party nor a strong leader like Narendra Modi hence the Congress was able to survive Nehru's anti-Somnath stance. But it is a different story today. Can it remain afloat after boycotting the consecration ceremony in Ayodhya on January 22, which is perceived by the majority as a moment of civilisational pride?

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MAIL BAG

WRITE TO: letters@newindianexpress.com

Countering BJP

Ref: *Kharge named INDIA chairperson, Nitish playing hard to get* (Jan 14). INDIA bloc chose Congress president Mallikarjun Kharge as chairperson while Bihar CM Nitish Kumar was offered the convener post. According to them, Kharge and Nitish will spread a highly positive message. The pertinent question is how will they counter PM Modi's charisma.

BVK Thampi, Thiruvananthapuram

Virtual reality

Ref: *Kharge named INDIA chairperson, Nitish playing hard to get* (Jan 14). The snail pace at which the INDIA alliance is preparing for the general elections is dismaying. The common agenda in the 28 political conglomerates is lacking as several constituents were not present during the virtual meet. One wonders if this is the 'virtual reality' of INDIA Alliance.

KV Raghuram, Wayanad

Yatra lessons

Ref: *Congress says Rahul Gandhi's Bharat Jodo Nyay yatra has nothing to do with politics* (Jan 14). In the Bharat Jodo yatra, Rahul Gandhi was advised to listen to the people but he turned a deaf ear to their grievances. Because of that Congress lost MP, Rajasthan and Chhattisgarh. Now he is undertaking another yatra. Hope all parties who are participating in the yatra have learnt their lessons by now.

V Venkatasubramanian, Coimbatore

Powerful writing

Ref: *Tap the power of written word* (Jan 14). This article showcases the power of magic ingredients needed for impactful writing. Impactful writing is a state-of-the-art skill. Such writing provides immense satisfaction to both the writers and the readers. Author also gets a boost of confidence to write more.

PV Prakash, Mumbai

Women empowerment

Ref: *Bikis Bano and the wheels of justice* (Jan 14). It's disheartening to witness the stark contrast between advocating for women empowerment and the release of individuals convicted in a heinous crime. This incident raises questions about justice, political decisions and the need for consistent commitment to women's rights.

Nagapranathi SN, email

Objective perspective

While it is commendable that the government utilised their study of the Edamalakudy settlement to implement welfare projects for tribal communities, it is important to maintain a critical perspective. By fostering constructive criticism, we can ensure continuous progress.

Babatto Baby, Idukki



Dr Virendra Kumar @Drvirendrakum13
The struggle of ancestors, the sacrifice of kar sevaks and years of waiting are now going to be successful. We are all going to witness history because Maryada Purushottam Ram is residing in Ayodhya.



Jairam Ramesh @Jairam_Ramesh
Murlu Deora had close friends in all political parties, but was a stalwart Congressman who ALWAYS stood by the Congress — through thick and thin.



Akhilesh Yadav @yadavakhilesh
Will the BJP government of Uttar Pradesh defeat such so-called public representatives who open fire in public or give them a place in their cabinet?

IAF set to acquire Astra, the 'beyond visual range' missile

EXPRESS NEWS SERVICE @ New Delhi

MINISTER of State for Defence Ajay Bhatt on Sunday flagged off the indigenously developed and manufactured Astra Missiles for supply to the Indian Air Force.

The event was held at Bharat Dynamics Limited (BDL), Kanachanbagh Unit where BDL chairman and managing director Commodore A Madhavarao (Retd) and other senior officials from DRDO, IAF and BDL participated, a release from the BDL said.

Astra is a Beyond Visual Range air-to-air missile indigenously developed by DRDO and manufactured by BDL for IAF, it said.

"Astra Weapon System is best in its class of weapon systems in the world in the category of air-to-air missiles. The missile has a range of 100-plus km," the release said.

The flag-off marks a significant achievement for BDL, positioning it among a select few companies globally with the capability to manufacture state-of-the-art air-to-air missiles.

Meanwhile, the 76th Indian Army Day kicked off in Lucknow on Sunday with a grand Army Symphony band concert

held at Dr BR Ambedkar Memorial Park. "The concert was attended by over 7,500 people, including senior dignitaries, veterans, armed forces personnel and citizens of Lucknow," the Army said.

A musical extravaganza was organised, with martial and patriotic tunes by the Army Symphony band comprising over 120 personnel.

Defence Minister Rajnath Singh, Chief of Defence Staff General Anil Chauhan, Chief of Army Staff General Manoj Pande and GOC-in-C Central Command, Lieutenant General Raja Subramani participated in the event.

This is the first time that an Army Symphony band concert was held as part of Army Day celebrations. The event was open to the public. Rajnath applauded the Army for the concert.

Earlier, the Army Day 2024 celebrations kicked off with the traditional welcome ceremony at the Army Commander's residence in Lucknow Cantonment. Singh, UP Governor Anandiben Patel, CM Yogi Adityanath, Chief of Defence Staff General Anil Chauhan and Army chief General Manoj Pande were present.

Cong slams Deora move, questions timing of exit

Party says the switch came on a day when Rahul launched his Yatra

PREETHA NAIR @ New Delhi



as MPs from Mumbai South.

"He messaged me on Friday at 8.52 am and then at 2.47 pm. I replied, 'Are you planning a switch?' At 2.48 pm, he sent a message, 'Is speaking to you not possible?' I said I would call you and at 3.40 pm, I spoke to him," Ramesh said.

"Deora said he is concerned that it is a Shiv Sena seat. He wanted to meet Rahul Gandhi and explain to him about the seat and also wanted me to talk to Gandhi about it," Ramesh said, adding, "All this was a farce, he had already made up his mind to leave. The Prime Minister determined the timing of the announcement of his departure."

Echoing the view, Maharashtra Congress chief Nana Patole said that it was orchestrated by the BJP to divert attention from the Bharat Jodo Nyay Yatra and mocked Deora as a "twice

Deora may contest from Mumbai South

CONTINUED FROM PAGE 1

MILIND Deora is the son of late Congress leader Murali Deora, who was a central minister and a Gandhi family loyalist till his death in 2014.

Deora was twice elected to the Lok Sabha from the Mumbai South seat in 2004 and 2009, but lost the seat to Shiv Sena in 2014 and 2019. When Uddhav Thackeray claimed that sitting MP Arvind Sawant will contest the Mumbai South seat gain, Deora did not get support from Congress President Mallikarjun Kharge. Now Deora is hoping to contest the Mumbai South seat in the 2024 Lok Sabha election and get elected with the BJP support.

defeated candidate".

"The BJP was spreading rumors that the Congress will split. Now the BJP and its allies are taking along with them a 'twice defeated candidate' to divert attention from the Yatra. This attempt will not be successful," Patole said.

Most Muslims happy with Ram temple: survey by saffron groups

RAJESH KUMAR THAKUR @ New Delhi

A survey conducted by two pro-Hindutva groups has found that nearly 74 per cent of Muslims surveyed are happy with the Ram temple construction in Ayodhya and that most of them feel that the temple construction will bridge the gap between the Hindus and Muslims.

The survey says most Muslims say democracy has been strengthened by the Supreme Court decision in 2019 and that the community is safer under the leadership of Prime Minister Narendra Modi.

The Ram Jan Survey was conducted jointly by the Ayurveda Foundation Charitable Trust and the RSS-affiliated Muslim Rashtriya Manch (MRM) among Muslims.

Sharing details of the survey with this newspaper, Shahid Sayeed, national executive member and in-charge of national media of Muslim Rashtriya Manch, said a majority of Muslims admitted that Modi has raised the nation's respect in the world and disruptive forces must not defame Islam.

"The purpose of the survey was to know the opinion of



Muslims on Sri Ram/Jai Siya Ram/Maryada Purushottam and the views of the country's Muslims towards the Modi government. The survey also focused on the correctness and justification of the image of Muslims and Islam as it is talked about," he said.

"Nearly 70 per cent of the surveyed have confidence in the Modi government while 72 per cent of Muslims agreed that the Opposition lacks significant concerns," he said.

"Around 70 per cent of Muslims believe India has established itself as a global power. Those who were surveyed acknowledged the significance of the Ram temple for Hindus," Sayeed said, adding that most Muslims believe that the Modi government has done excellent

work for them.

"It has also been revealed in the survey that Muslims have got benefits ranging from Jan Dhan Yojna to Izzat Ghar (toilet construction), Ujjwala scheme, and free ration to Pradhan Mantri Awas Yojna. The common Muslims, intellectuals, Ulemas and Maulanas of the country believe that for years they were silently intimidated in the name of RSS-BJP," he said quoting the findings.

"A majority of the Muslims surveyed believe that Lord Ram belongs to everyone and everyone belongs to Ram. Therefore, it is necessary to give a befitting reply to those disruptive forces who are trying to spoil the atmosphere of the country in the name of Ram," he said.

In the survey, a large section believed that fundamentalism should end completely in the country and that the country should move ahead with peace and tranquility, he said.

Quoting Muslims who shared their opinions in the survey, Sayeed said many said there should be no objection from the community to the Ram temple construction as it is being done after the court decision.

Rahul Gandhi kicks off Yatra 2.0 on a fiery note

PRASANTA MAZUMDAR @ Guwahati

CONGRESS leader Rahul Gandhi on Sunday kicked off the second leg of his Bharat Jodo Yatra — Bharat Jodo Nyay Yatra — from Imphal on a fiery note, saying the BJP doesn't consider Manipur as part of India. Slamming Prime Minister Narendra Modi for not visiting the state since May 3 when ethnic violence between Meiteis and Kukis broke out, Gandhi said: "Till today, the Prime Minister of India has not come here to share your pain. It is a matter of shame. Perhaps for the PM, the BJP and RSS, Manipur is not a part of India. Your pains and sufferings are not their pains and sufferings."

He said during his last visit to the state on June 29 last year, he had seen and heard about things he never saw or heard

Suspense over Rahul's temple visit during UP yatra

The suspense on whether Rahul Gandhi will begin the Uttar Pradesh leg of his Bharat Jodo Nyay Yatra from Ayodhya continues even as the party keeps mum about it. When asked whether Gandhi will visit Ram temple when his yatra reaches Uttar Pradesh, Congress general secretary KC Venugopal said that a daily itinerary about Gandhi's programme will be issued then. A recent visit of Gandhi's core group members to Ayodhya has sparked speculation of the leader beginning the UP leg of his yatra from the temple town.

before. "I have been in politics since 2004. For the first time I went to a state in India where the entire infrastructure of governance collapsed. The Manipur we knew ceased to exist. Hatred was spread all over. Lakhs of people suffered. Brothers, sisters, fathers, and mothers were killed," he said.

Gandhi said he got good response during his Bharat Jodo Yatra last year. "People said let there be another yatra from east to west. I wanted a foot march but this is election time and it would have taken a little more time. So, the Congress decided on a bus yatra along with a foot march," Gandhi said.

The hybrid yatra will cover a distance of 6,500 km in 66 days and conclude in Mumbai. It will pass through Nagaland, Assam, Arunachal Pradesh, and Meghalaya.

Pongal reflects spirit of 'Ek Bharat', says Modi

EXPRESS NEWS SERVICE @ New Delhi

PRIME Minister Narendra Modi on Sunday said the festival of Pongal reflects the national spirit of 'Ek Bharat Shreshtha Bharat' and the same emotive connection could be witnessed in Kashi-Tamil and Saurashtra-Tamil Sangamam.

In his address at the Pongal celebrations held at the residence of Union Minister L Murugan in the national capital, Modi said that festive fervour marked every home in Tamil Nadu and wished joy, prosperity and contentment in the lives of all the people.

Drawing similarities to India's diversity with 'Kolam,' the prime minister said that when every corner of the country connects emotionally with each other, the nation's strength appears in a new form.

Considering a welcome symbol and a sign of auspiciousness, Kolam is a popular art form, which involves making drawings on the ground — at the entrance portion to the house — using a variety of rice flour.

The prime minister said, "This feeling of unity is the



Prime Minister Narendra Modi offers prayers at a programme organised on the occasion of Pongal festival in New Delhi on Sunday | PTI

biggest force to build a Viksit Bharat by 2047. The main element of the Panch Pran that I have invoked from the Red Fort is to energise the unity of the

country and to strengthen the unity."

Quoting saint poet Thiruvalluvar, he underscored the role of educated citizens, honest

businessmen and good crop in nation-building. During Pongal, fresh crops are offered to God which puts 'Annadata Kisans' at the center of this festive tradition. He underlined the rural, crop and farmer connection of every festival of India.

Recalling one of his speeches that dwelt on the connection between millets and Tamil traditions, he expressed happiness that there is a 'new awareness' about the 'superfood Shri Anna' (millets) and many youth have taken up startup ventures on millets. He informed that more than three crore farmers doing millet farming are directly getting benefitted from millet promotion.

He concluded with a call for 're-dedicating ourselves' to the resolution of strengthening the unity of the nation on the occasion of Pongal. 'Ek Bharat Shreshtha Bharat', a Central government initiative, stands for unity and aims at enhancing interaction between people living in various states, UTs and promoting mutual understanding. The harvest festival of Pongal will be celebrated on January 15.

NHAI makes provisions to prevent delays, improve staff's performance

PARVEZ SULTAN @ New Delhi

TO prevent delays and improve performance of engineers supervising projects, the National Highways Authority of India (NHAI) has chalked out timelines and a detailed process for deployment of competent workforce, mobilisation of manpower, design reviews, conducting of required tests and submission of test reports.

According to officials, incompetence of manpower at the site by the consultancy firm is one of the main reasons for poor performance of Authority Engineers (AE) or Independent Engineers (IE) involved in the project. To stop the delays in appointment of AEs or IEs and ensure competent manpower and key personnel deployed at the site, a mechanism has been put in place, they added.

The Authority has also prepared a standard operating procedures to streamline change of scope and Extension of Time.

"In order to regulate deployment of AE/ IE staff, the commencement of service by the

NHAI OVERHAUL

Measures recommended by a committee set up in Jan 2023



AREAS OF CONCERN

- Incompetent manpower
- Inadequate mobilization
- Resistance to new tech
- Lapses in design review

SOLUTIONS

- Framing of timeline
- Competent manpower
- SoPs
- Committees to supervise

consultant shall be considered only from the date on which team leader has reported to the project directors unless allowed otherwise in writing by the concerned regional officers. It must be ensured that on the date of commencement at least 50 percent of the full time key personnel are available at the

site," read the SoP.

These measures have been taken based on recommendations by a committee for reformation and improvement in existing practice. A committee was formed in January last year to deliberate over poor performance of AEs, IEs, and Supervision Consultants.

JMM braces for 'big brother' role

Seat-sharing: Party makes it clear it will contest more LS seats, drawing Congress flak

MUKESH RANJAN @ Ranchi

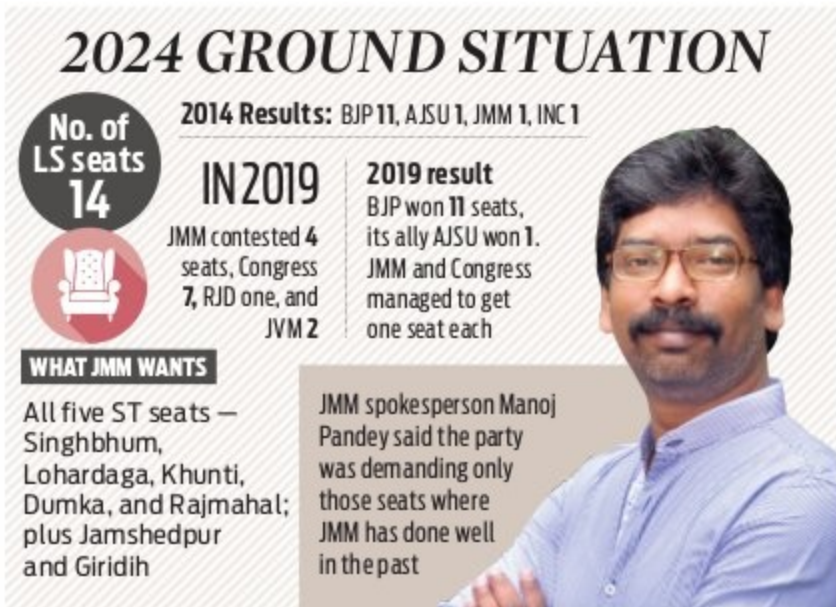
THE Jharkhand Mukti Morcha, a major partner of the ruling alliance, is pitching for at least half of the total of 14 Lok Sabha seats in Jharkhand. The Congress, on the other hand, has suggested its ally to keep away from rhetoric.

The two sides discussed seat-sharing in the state during the INDIA bloc meeting in Delhi on January 13. The JMM insisted it contest at least 7 seats in the parliamentary polls.

In 2019, the Congress had played the role of big brother in the Lok Sabha polls, while the JMM took charge in the Assembly elections.

JMM general secretary Supriyo Bhattacharya, who was also a part of the JMM delegation, has already made it clear that the party will contest more seats than it did in 2023. It means the JMM will be contesting on more than 5 seats this time. In 2019, JMM contested four seats, Congress seven, RJD one, and two seats went to the JVM. Since JVM has merged with the BJP and does not exist, the seats previously allotted to JVM will be used to accommodate the demands of other allies, with JMM and Congress expected to secure a significant share.

JMM sources revealed that



the party is eyeing all five ST seats in Jharkhand — Singhbhum, Lohardaga, Khunti, Dumka, and Rajmahal. Additionally, it has staked its claim on Jamshedpur and Giridih seats, leaving only seven seats for others.

JMM leaders said the party that played the role of a younger brother in the 2019 Lok Sabha polls, after leading the ruling alliance for four years, wants the role of a big brother in 2024 Lok Sabha polls.

"The JMM's Delhi team for INDIA bloc meeting was headed by Champai Soren. The team discussed seat sharing. We have demanded at least half of the total 14 Lok Seats," said JMM

spokesperson Manoj Pandey.

"The discussion took place in a positive atmosphere during which the Congress chief was briefed about the aspirations and expectations of the party leaders," said Pandey.

He said the final discussion will take place in the presence of JMM chief Shibu Soren and the party's executive president and Chief Minister Hemant Soren. "We are demanding only those seats where we are strong. These seats include three in Santal Pargana — Dumka, Godda and Rajmahal — along with Giridih, Chaibasa, Jamshedpur and Lohardaga. A final decision will come by the

ED summons

Intensifying its probe, the ED has summoned 30 people in the illegal mining case worth ₹1,250 crore in Sahibganj. The ones summoned will be interrogated from January 17. The ED had conducted searches at 12 locations belonging to the people close to CM Hemant Soren, including his Media Advisor Abhishek Prasad 'Pintu', in Ranchi and Rajasthan in money laundering case related to illegal mining case on January 3. Those who have been summoned include businessman Kanhaiya Khudania and others whose premises were searched by ED.

end of this month," said the JMM spokesperson.

The Congress, on the other hand, is adamant about not giving up its traditional seats, and has suggested JMM leaders to keep away from making "unwanted statements."

"The JMM should refrain from issuing such statements as it will only make the BJP stronger. Seat-sharing has to be decided between the JMM and Congress leaderships," said Congress leader Jagdish Prasad Sahu. But it is for sure that they will be contesting their traditional seats like Khunti and Lohardaga along with their sitting seat Chaibasa, Sahu said.

'Cong's Gauthan' to get new name in BJP's C'garh

EJAZ KAISER @ Raipur

CATTLE shed enclosures—'Gauthan', conceptualised by the earlier Bhupesh Baghel government for conservation of livestock coupled with a multi-activity centre, will now be developed in a different format as 'Arthik Samridhi Kendra' (Economic Prosperity Centre) in Chhattisgarh.

The distinct concept on Gauthan, which was recognised as a flagship programme in the Congress regime, will be turned as more rewarding and promising to the rural sector, hinted Giriraj Singh, union rural development and panchayati raj minister, during his visit to Chhattisgarh.

He chaired the review meeting of the panchayat and rural development department in Raipur and instructed that the Gauthan in villages now should evolve as 'Arthik Samridhi Kendra'. NABARD has been assigned to formulate an action plan for creating a model on Gauthan in the state and will be relaunched initially in four districts, the minister added. For this, the NABARD will also pro-

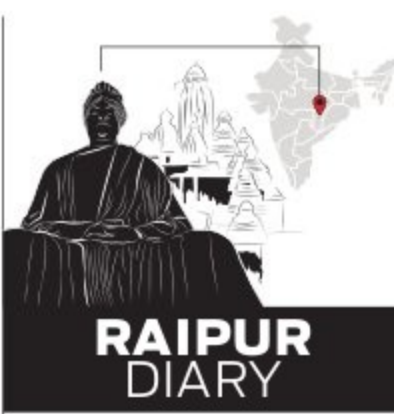
Rechristened

For the Arthik Samridhi Kendra, NABARD has been assigned to formulate an action plan for creating a model on Gauthan in the state and will be relaunched initially in four districts. It will also provide ₹25 lakh under the National Rural Livelihood Mission. The new model will have poultry, goat farming and cattle farming

vide ₹25 lakh under the National Rural Livelihood Mission. Besides other activities, the new model will also incorporate poultry, goat farming, pigery and cattle farming.

The union minister however further said that there were frauds reported in the implementation of the Gauthan scheme in the earlier Congress government and he will seek a probe into it. "The Congress has looted the Panchayati Raj. I have come to ameliorate and improve on the Gauthans in the state," Singh said.

During earlier Congress rule, out of the approved 10,336, Chhattisgarh has set up 10,004 Gauthans in rural and 242 in urban areas.



EJAZ KAISER

Our correspondent in Chhattisgarh

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'Muria Darbar' theme to roll out on R-Day

This year Chhattisgarh tableau will be showcased as 'Bastar Ki Aadim Jan Sansad: Muria Darbar,' on occasion of the Republic Day Parade. The theme aligned with the central government's 'India is the Mother of Democracy'. The tableau showcases the democratic consciousness and traditions deeply rooted in the tribal society of Bastar, remaining prevalent in the south Chhattisgarh's tribal heartland even after 75 years of independence. The state's tableau was selected following stiff competition among 28 states, when 16 been finally selected to present their tableaux at the Republic Day parade.



IPS officer remains trusted lieutenant

A senior IPS officer of 2006-batch Mayank Shrivastava (left in pic) assumed key responsibility as Commissioner Public Relations of the Vishnu Deo Sai government and took charge from Dipanshu Kabra, an ADG-rank 1997-batch IPS officer, who was Commissioner for over 2 years in Congress govt. Mayank will also be the CEO of Chhattisgarh Samvad, the public relation department's autonomous body. A native of Prayagraj in UP, Mayank, a B Tech, had earlier worked in NTPC. He is the 2nd IPS officer after Kabra was given the responsibility as chief of Public Relations.

Paddy procurement process expedited

The paddy procurement process has been accelerated across the 'rice-bowl' state under the Khairi Marketing year 2023-24 at the rate of 21 quintals per acre. The procurement process had earlier gone slow owing to the Assembly polls and the change of government. The state government had raised the procurement target to an estimated 130 lakh metric ton (LMT), the highest ever so far. And 103.63 LMT have been purchased from 19,87,331 farmers so far and over ₹22,468 crore paid to the paddy growers, according to the officials. The procurement that began from November 1 will continue up till January 31.

ATTRITION

Over 50 AAP leaders quit party in U'khand

NARENDRA SETHI @ Dehradun

AAP faced a severe blow in Uttarakhand on Sunday as several senior leaders, including party state coordinator Jot Singh Bisht, tendered their resignations.

In the last two years, the Aam Aadmi Party's ambitious efforts to establish a strong presence in Uttarakhand and garner widespread support have suffered a major setback. State party spokesperson RP Raturi, Rajendra, Kamlesh Raman and many other prominent leaders have resigned collectively.

Speaking to this newspaper, Jot Singh Bisht said, "More than 50 leaders from across the state have quit the AAP on Sunday and by Monday the number may be over 200".

Bisht continued, "The executive committee of the AAP has remained disbanded from the past four months, yet no efforts to fix it has been made by the top leadership in Uttarakhand. This lack of action led to my resignation. It appears that the party's central leadership is not demonstrating commitment to advancing the party's agenda here and is focused on dismantling the party's presence in the state under the direction of Delhi leadership."

Captured Maoist leader unveils rising footprint in Bengal's minority belt

PRANAB MONDAL @ Kolkata

THE arrest of CPI(Maoist) top-level leader and in-charge of West Bengal Sabyasachi Goswami alias Kishor, who figured in the list of most wanted fugitives by the NIA and others states' police, revealed the outlawed outfit's footprints in minority dominated pockets of Murshidabad and Nadia districts other than in Junglemahal, the backward region in the western part of the state which had witnessed severe blood-bath over a decade ago.

The Bengal police, who pursued Goswami, arrested the central committee member of the outfit from Purulia and interrogated him, learnt that the CPI(Maoist) made deep penetrations among the minorities in Murshidabad and Nadia, a newly included zone in the Maoists' operational landscape, since 2019 using their grievances against the contentious Citizenship Amendment Act (CAA), a new move initiated by the Centre after the 2019 general elections.

"Goswami's interrogation revealed that the banned outfit has set up a base in many pockets in the two India-Bangladesh border districts, Murshidabad

'Red' alert

Bengal police, who pursued Goswami, arrested him from Purulia and interrogated him, learnt that the CPI(Maoist) made deep penetrations among the minorities in Murshidabad and Nadia, a newly included zone in the Maoists' operational place, since 2019 using their grievances against the contentious CAA

and Nadia, as the Muslims in these areas strongly opposed the CAA.

He and his followers managed to take minority villagers into confidence and used many villages to take refuge and as corridors for the secret movement of the operatives of the organisation," said a cop.

Many frontal organisations like Sangrami Krishak Mancha came up to hold mass movement on several local issues under Goswami's leadership.

"In a recent letter to an underground operative of the outlawed outfit, Goswami also mentioned the names of a few who are assigned to secretly organise open meetings under the banner of frontal organisations in the two bordering districts," he added.

Days after attacks, army to launch Sarvashakti op in Rajouri & Poonch

FAYAZ WANI @ Srinagar

TROUBLED by militancy in twin border districts of Poonch and Rajouri in the last few years, the Army has decided to launch a major anti-militancy operation named 'Operation Sarvashakti' to end militancy in the two districts of Jammu and Kashmir.

The army, under Operation Sadbhavana, has also adopted Topi Peer village in Poonch, where three civilians were killed recently, to win over the local population.

The security agencies suspect that 25-35 militants, mostly foreigners, are hiding in the dense forest areas of twin districts. "The go ahead for the operation was given in the recently held high level security review meeting chaired by Home Minister Amit Shah," they said.

The security review meeting was held after last month's deadly militant attack on army vehicles in Dera Ki Gali (DKG) area of Rajouri in which four soldiers were killed and three others injured.

Sources said the army has named the proposed operation as 'Operation Sarvashakti' and it would be launched simultaneously from Rajouri and Poonch in Jammu region and south Kashmir in Valley to



Security personnel carry out a search operation following an attack by suspected militants on an army convoy near Poonch on Saturday | PTI FILE

Deaths in previous militant attacks

- December 21: Four soldiers were killed in action and three were injured during a gunfight in Poonch
- Nov 22: Two Army personnel were killed during an encounter between security forces and terrorists
- Nov 17: Six terrorists were killed in two separate encounters

eliminate the militants hiding in Pir Panjal forest ranges in Poonch and Rajouri districts.

They said ahead of the operation, more troops are being inducted in the Poonch-Rajouri sector to fill the security gaps. "The human intelligence on the ground is also being strengthened to ensure that operation remains successful"

"Besides, use of technology

including latest sophisticated gadgets, drones and UAV, through wall radars, etc will be used during the operation to track down and eliminate the well armed and highly trained militants," sources said. Sources said police and paramilitary personnel would also be involved in the operation. "They would mostly be deployed for outer layer cordon".

Kites reflect changing political dynamics in Raj

RAJESH ASNANI @ Jaipur

MAKAR Sankranti, a festival linked to flying kites during celebrations, witnessed a shift in the political dynamics that reflected in the colorful skies of Jaipur. Contrary to the dominance of seasoned politicians like former CM Ashok Gehlot, Sachin Pilot, and Vasundhara Raje who led the BJP in last two decades, the spotlight this year is on the new Chief Minister, Bhajan Lal Sharma and his two deputy Diya Kumari and Premchand Bairwa.

Debutant MLA turned CM Bhajan Lal Sharma, emerging as the rising star in the kite world, has taken the center stage in Jaipur's political kite market during Makar Sankranti this year. The Jaipur market, a major hub for kite flying, has seen a surge in kites featuring the new CM, showcasing the evolving political landscape.

The kite market, deeply rooted in tradition with a history spanning 150 years, continues to hold significance in Jaipur. Prime Minister Modi's presence remains strong, affirming his enduring status as a political icon in the country.



Cutout kites can only be flown by experts, say kite sellers | EXPRESS

Abdul Ghafoor Ansari, a 74-year-old resident and kite market artist, unveiled his political kites featuring CM Sharma, Deputy CM Diya Kumari, Premchand Bairwa, and Baba Balmukund Acharya. These unique creations serve as a testament to the changing preferences in political figures - after the recent Assembly elections.

Ansari, with 40 years of experience, crafts kites featuring various leaders, including Rahul Gandhi, Ashok Gehlot, Sachin Pilot, Vasundhara Raje,

Atal Bihari Vajpayee and Manmohan Singh. "Actually, this kite looks like a cutout. Only experts can fly it. Every year there is a demand for different leaders in kites," he says.

This year, Modi and UP CM Adityanath Yogi's kites are also in high demand, overshadowing the interest in kites featuring Congress leaders, who seem to have disappeared from the Jaipur kite market after the party lost the reins of power in Rajasthan last month. Congress leaders have completely disap-

Saffron in demand

PM Narendra Modi and UP CM Adityanath Yogi's kites are in high demand, overshadowing the interest in kites featuring Congress leaders, who seem to have disappeared from the Jaipur kite market after the party lost the reins of power in Rajasthan last month. Kite sellers note the brisk sales of kites with photos of PM Modi and Adityanath, pointing out that there is a demand for different faces on the kites each year, however, BJP seems to be customers' favourite with the PM's presence remaining strong

peared from the kite markets of Jaipur. Rajkumar, a kite seller from Bareilly, notes the brisk sales of kites with photos of Prime Minister Narendra Modi and Uttar Pradesh Chief Minister Yogi Adityanath.

Jaipur's kite-flying tradition traces its roots to Lucknow, with a history dating back 150 years. Maharaja Ram Singh II, from the Jaipur royal family, introduced kites from Lucknow. His passion for kite flying led to the establishment of 36 factories in Jaipur.

Prolonged absence of winter rains triggers rise in forest fires in U'khand

NARENDRA SETHI @ Dehradun

PROLONGED deficiency of winter rain has resulted in resurgence of forest fires in the Himalayan state of Uttarakhand with Raini village currently facing the brunt after the Tapovan area.

According to sources in the fire department, the mountainous regions of Uttarakhand are experiencing a surge in forest fires due to the prolonged lack of winter rain.

Incidents of forest fires are rapidly increasing in several dried-up forest areas.

Forest department sources revealed that the forests in the Pipalkoti area of Chamoli district, Jugju in the Tapovan region of Joshimath, and the jungles of Juwagwar are also engulfed in flames. Additionally, a fire has broken out in the civil area forest of Jamrakhala on the Pauri-Srinagar highway, marking the second such incident in these forests.

The District Forest Officer of Pithoragarh, Jeevan Mohan Dangde told this daily, "Upon

Human activities

Nearly 95 per cent of forest fires in India are initiated by human activities, whether accidental or deliberate. The most prevalent sources of ignition for forest fires in India include grazing animals, sparks from vehicles, hiking or picnicking activities, shifting cultivation, and burning of litter such as pine needles to promote the growth of fresh grasses

receiving information about the occurrence of the fire, a team from the forest department was immediately dispatched in the morning. We aim to bring the fire under control as soon as possible."

In Uttarakhand, forest cover is categorized based on density, with very dense forest covering 4762 sq km, moderately dense forest covering 14,167 sq km, and open or least dense forest covering 5567 sq km. Monitoring of forest fires in Uttarakhand has shown that chir pine forests are the most susceptible to forest fires, followed by dry deciduous scrub forests.

Department officials accept the fact that forest fire incidents at all locations were directly or indirectly governed by multiple natural and anthropogenic factors.

Environmentalist Dev Raghavendra, who has dedicated much of his activism to the preservation of trees, told this daily, "Nearly 95 per cent of forest fires in India are initiated by human activities, whether accidental or deliberate. The most prevalent sources of ignition for forest fires in India include grazing animals, sparks from vehicles, hiking or picnicking activities, shifting cultivation, and burning of litter such as pine needles to promote the growth of fresh grasses".

"Anthropogenic causes of Uttarakhand forest fires are linked to land use dynamics, especially near roads and human settlements," Raghavendra said. On Friday, several forests, including Panchachuli, Balati, Chiplakedar, Pattharkot, and Kultham, continued to emit smoke from fires throughout the day.

Gaza war rages on 100th day, Israel PM says fight is to finish Hamas

GAZA STRIP

ISRAELI strikes pounded southern Gaza on Sunday, the 100th day of the war on Hamas which has claimed a surging civilian death toll and ravaged besieged Palestinian territory.

Israeli Prime Minister Benjamin Netanyahu, whose government has faced growing international pressure over civilian casualties in Gaza, vowed that “no one will stop us” from destroying Hamas.

The Hamas government media office said on Sunday that “more than 100 people were martyred in the attacks last night until 6.00 am in all areas of the Gaza Strip.”

After the International Court of Justice in The Hague heard arguments that accused Israel of breaching the UN Genocide Convention, Netanyahu insisted that Israel will “continue until victory.”

“No one will stop us—not The Hague, not the Axis of Evil and no



Supporters of Jamaat-e-Islami chant slogans during a protest in Karachi, Pakistan against Israeli airstrikes in Gaza on Sunday | AP

one else,” he said at a televised news conference on Saturday, referring to the Iran-aligned “axis of resistance” groups in Lebanon, Syria, Iraq and Yemen.

The Israeli military said on Sunday its forces had struck rocket

launching pits in the territory’s north and hit targets across the Gaza Strip including southern city Khan Younis.

Hamas’s military wing—Ezzedine al-Qassam Brigades—reported “clashes with Zionist (Israeli) forces” in Khan Younis.

Meanwhile, Netanyahu and his army chief, Herzl Halevi, said they have no immediate plans to allow the return of displaced Palestinians to northern Gaza, the initial focus of Israel’s offensive. Fighting in the northern half has been scaled back, with forces now focusing on the southern city of Khan Younis, though combat continues in parts of the north.

Netanyahu said the issue had been raised by US Secretary of State Antony Blinken during his visit earlier this week. The Israeli leader said he told Blinken that “we will not return residents (to their homes) when there is fighting.”

Agencies

N Korea fired intermediate range ballistic missile: Seoul

SEOUL

NORTH Korea fired a suspected intermediate-range ballistic missile into the sea on Sunday, South Korea’s military said.

The launch was the North’s first this year. Experts say North Korea could ramp up its provocative missile tests as a way to influence the results of South Korea’s parliamentary elections in April and the US presidential election.

South Korea’s Joint Chiefs of Staff said that it detected the launch of a ballistic missile of an intermediate-range class from the North’s capital region on Sunday afternoon. It said the missile flew about 1,000 kilometres before landing in the waters between the Korean Peninsula and Japan.

AP

Frederik X is proclaimed new king of Denmark

COPENHAGEN

DENMARK’S PM proclaimed Frederik X as king on Sunday after his mother Queen Margrethe II formally signed her abdication, with massive crowds turning out to rejoice in the throne passing from a beloved monarch to her popular son.

Margrethe, 83, is the first Danish monarch to voluntarily relinquish the throne in nearly 900 years. Wearing a magenta outfit, Margrethe signed her abdication during a meeting with the Danish Cabinet at the Christiansborg Palace.

PM Mette Frederiksen next proclaimed Frederik king from the balcony of the palace before thousands of people. The abdication document was presented to Margrethe as she sat at a massive table covered in red cloth around which royals and members of the Danish government were seated. Frederik, who was in a ceremonial military uniform adorned with medals, said beside her.

After signing it, Margrethe rose and gestured to Frederik to take her place. “God save the king,” she said as she left the room.

The abdication leaves Denmark with two queens: Margrethe keeps her title while Frederik’s Australian-born wife becomes Queen Mary. Frederik and Mary’s eldest son Christian, 18, has become crown prince and heir to the throne. Christian handed Margrethe her walking stick as she departed her abdication ceremony.

AP

FEDBANK FINANCIAL SERVICES LTD. AUCTION NOTICE

This is to inform the public at large, that FEDBANK FINANCIAL SERVICES LTD., has decided to conduct Auction of Gold ornaments belonging to accounts (mentioned below) which have become overdue or which have defaults or margin breach of customers. The Auction would be held at respective Branches specified below on Saturday 27-01-2024 between 10.00 a.m. to 12.00 p.m. This would continue till the auction process is over.

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Budget expectations from individual taxpayers, investors

One of the common and long-pending demands of taxpayers is to increase tax deduction limit under Section 80 C from the present ₹1.5 lakh to ₹3 lakh

MONIKA YADAV @ New Delhi

AS the government prepares to present the interim budget on February 1, individuals are waiting eagerly to see if the finance minister will make any announcements that change the way they invest or do savings. Individuals wait for the budget to see if there are any major taxation related changes that may affect their life in any major way.

We list a few expectations that individual investors and taxpayers have with the interim budget.

Higher tax deduction under Section 80 C: Currently, an individual can get income tax deduction benefits up to ₹1.5 lakh per year for contribution towards insurance premium, Employee Provident Fund (EPF), Public Provident Fund (PPF), and others. The Section 80 C also includes expenses like child tuition fee. There has been a long-pending demand from taxpayers to increase this

limit to ₹3 lakh. This year too taxpayers would be expecting some announcement towards this.

Vignesh Shahane, MD & CEO, Ageas Federal Life Insurance, says the government should introduce a separate tax deduction limit for life insurance as the current section 80C is too cluttered.

Make pension schemes more tax friendly: Contribution to National Pension Scheme (NPS) up to ₹1.5 lakh is tax deductible under Section 80 C. An additional ₹50,000 investment in NPS also gets deduction benefits under new Section 80CCE. There has been a demand for allowing similar benefits to pension schemes offered by insurance and mutual fund companies.

"The other demands are to make pensions tax-free in the hands of annuitants. The current ₹50,000 tax exemption for the National Pension Scheme under Section 80CCD(1B) should also apply to pension

BUDGET 2024: A WISHLIST

A call to reconsider the 18% GST rate on health insurance policies to enhance affordability

Proposal to introduce a Debt Linked Saving Scheme

A request for a separate tax deduction limit for life insurance due to cluttered nature of the current section 80C

Emphasis on the need for a clear capital gains tax regime to ensure predictability for investment decisions

Stress on making MF investments more tax-efficient, aligning the tax treatment between ULIPs and equity MFs

MF industry has been demanding a level playing field between Ulips and equity mutual funds

Suggestion to enable tax payments from overseas bank accounts

and annuity plans of insurance companies to provide a more level playing field," says Shahane of Ageas Federal Life Insurance. Similar demand comes from the mutual fund industry.

Jimmy Patel, MD & CEO of Quantum AMC, requests that the government should allow mutual fund-linked retirement scheme the same tax concessions available to the National

Pension System (NPS). "A majority of NPS subscribers are from the government and organised sector. Mutual fund-linked retirement scheme could target individuals who are not subscribers to NPS, especially those from the unorganised sector, providing them with an option to save for a vital long-term goal such as retirement coupled with tax benefits," says Patel.

Level-playing field between mutual funds and ULIPs: At present, capital gains made from Unit-linked Insurance Plans (ULIPs) are tax-free if the annual premium is less than ₹2.5 lakh. MF industry has been demanding a level playing field between ULIPs and equity mutual funds as far as tax on capital gains is concerned. "It is important to bring both ULIP and equity mutual funds on par as regards taxation since ULIPs are essentially investment products providing some risk cover," says the Quantum Mutual Fund CEO.

Simpler capital gains tax regime: Deloitte advocates for a clear and concise Indian capital gains tax regime, highlighting the importance of predictability and certainty for investment decisions. It suggests reducing the total number of tax rates applicable to capital gains, uniform rate of surcharge for classes of foreign investors and similar treatment for different types of investors and rationalisation of holding period for different capital asset classes. The mutual fund industry has demanded giving equity status to fund of funds schemes. Currently, fund of funds schemes are treated as debt funds for taxation purposes even if it is an equity fund of funds. Short-term capital gains (made from sale of units before 12 months) from equity mutual funds are taxed at 15% while long-term capital gains (sale of units after 12 months) at 10%. The short-term capital gains

(from sale of mutual fund units before completing 36 months) are taxed at income tax slab rates, while long-term capital gains are taxed at 20% without indexation.

Lower GST on health insurance policies: Another popular angst among individuals is the high GST rate of 18% on insurance services. Insurance industry has been demanding a lower GST at least on health insurance. Ritesh Kumar, MD & CEO of HDFC ERGO General Insurance, is urging the government to reconsider the 18% GST rate on health insurance policies to improve the affordability for all citizens.

Lower TDS on crypto trading: The crypto industry as well as investors expects the finance ministry to reduce the tax deducted at source (TDS) rate on Virtual Digital Assets (VDAs) from 1% to 0.01% in the upcoming interim budget.

MONEY MATTERS

WHY FINANCIAL SERVICES SECTOR REMAINS HOT IN 2024



FINANCIAL KNOWLEDGE

RAJAS KELKAR

(The author is editor-in-chief at www.moneyminute.in)

INDIA is set to remain the fastest-growing large economy in the world in 2024. According to the latest United Nations' World Economic Situation and Prospects for 2024 report, India is likely to see strong growth and ebbing consumer price inflation. The government's capital spending on infrastructure and manufacturing will lead to growth. That is despite India heading into a general election in May 2024. While the new government will make significant decisions, it will be an eventful year.

The Narendra Modi government will present a vote-on-account on 1 February 2024. It is also called an interim budget. The new government would present a full budget after June 2024. Faster economic growth matters to a country like India, which is now the most populated nation in the world. As economies grow, aspirations rise. You want more good things in life to match your evolving lifestyle. Higher incomes drive higher consumption and induce a credit boom. The latest RBI survey on trends in banking and finance reveals

that retail credit in India is booming. That is reflected in the strong growth in the balance sheet size of banks in India.

The RBI also observed in the report that the composition of bank credit has shifted to the services and retail sector. Between September 2021 and September 2023, banks' retail loans grew at a compound annual growth rate (CAGR) of 25.5%, which exceeded the headline credit growth of 18.6%, according to the RBI report. Goldman Sachs estimates that the affluent middle class in India will grow to 100 million by 2027. According to the global bank's estimate, the current number of such people in India is around 63 million. These people have an annual income of \$10,000 annually. That category of people is the spenders of consumer durables and leisure. They also actively use financial services for savings and investing. That helps banks, non-banking finance companies, mutual funds, stockbrokers and insurance companies.

Banks and non-banking finance companies led to a sharp surge in retail credit. In two years to September 2023, retail lending by NBFCs grew at 25.2%. The report added that unsecured loans account for nearly a quarter of the total re-

tail loans and about a tenth of the total bank credit. The recent action by the RBI to slow down the growth in unsecured credit caused ripples in the BFSI sector. However, prospects for economic growth, corporate profit growth and credit growth are more robust in the years ahead. Large global multilateral institutions like the International Monetary Fund, the World Bank Group and the UN are pinning their hope on India as an essential driver of global growth. The banking sector must play a significant role in the years ahead to sustain robust economic growth. The government is looking to spend aggressively on

infrastructure. That should continue no matter the result of the general election of 2024. Banks play a crucial role in making the necessary funding to those involved in infrastructure projects. The RBI recently published the Financial Stability Report. It does not flag any risks despite a sharp surge in consumer loans. Stress tests on banks and non-banking finance companies suggest that capital adequacy is sufficient to handle any major financial crisis.

The rapid digitisation adds a further layer of opportunity for those otherwise unbanked. Last-mile connectivity was a significant problem for banks due to the lack of will to expand the retail customer base. It traditionally meant setting up physical branches across cities. That presents an opportunity for companies in the other financial services segments like mutual funds, insurance and stockbroking.

What you can do

You need to understand the implication of the rapid growth in affluence on financial services. A conversation with a professional advisor will go a long way. You can create a portfolio of stocks that generate revenue by selling their services to affluent consumers. You can also choose exchange-traded funds or MFs to take an exposure. Work with your financial advisor to determine the correct asset allocation.



SOURAV ROY

MONEY-WISE

THINGS THAT YOUR FINANCIAL ADVISOR CAN DO FOR YOU



FINANCIAL ADVICE

PVSUBRAMANYAM

writes at

www.subramoney.com and has authored the best seller 'Retire Rich - Invest ₹40 a day'



LET me start by saying that I do not know of any investor with serious money (upwards of \$1million) who works on a DIY (Do It Yourself) basis. And the number of people I know in this set should be in excess of 100. I am not saying that they do not exist, but I have not met them yet.

With a long bull run, enough people think that they can manage their own portfolios, beat the market, and achieve their financial goals. I do know that there is a huge gap between what people say and what they achieve. Yesterday I was talking to an IAS officer about his portfolio – and he realised some of his mistakes chasing returns. Sometimes it is necessary to talk about risk and sometimes about return expectations.

Research can suggest a lot of things that a retail investor

should do, but not all investors can invest rationally. In the real world, an investor's financial situation, attitude towards risk taking, and beliefs about the future direction of financial markets are always changing. The same investor who invested rationally at the age of 30, may turn irrational at the age of 40.

Sudden shifts in their job, health, or children's behaviour – are all factors that can tempt them to make poorly timed investment decisions that are based solely on emotions, not logic. One wrong or bad move can wipe out years of hard work.

People who have never managed other people's money have no business saying "I can do it, so can you". Sure, it is tempting, but not everybody should attempt DIY. I know of some DIY advocates who have consistently underperformed the market, but hey beating the market is not what they set out to do. So if your goal is to beat the market or just meet your financial re-

quirements see if you can do it yourself! So when I asked a few HNIs what their investor does for them...there was some nice learning:

- **Trust and Communication:** People with a 'don't trust anybody' kind of a mental frame cannot seek help. However, when a person is financially successful, he/she understands how an advisor can communicate well to avoid the behaviour gap. I have been able to talk to clients and cool them down. I have been able to keep people in equities far beyond what 'theory' says they should be in equities. I have been able to make clients more oriented towards happiness and relaxation than worry about the extra 1% return in a scheme. I have been able to talk to big investors about being in funds / schemes with lesser standard deviation. Apps can't do all this.

- **Ability to separate the grain from the chaff and the ability to see the news items in context of his goals.** It is but natural to watch television or read some shit in the pink papers and get excited. It is necessary to keep calm and realise that everybody who writes does not have experience, knowledge, training or education in finance, human behaviour, law...and yes personal finance is now the world's most expensive hobby.

- **Having an automated or well thought of process and not just some ad hoc guess work!**

ONDC plans online sales of drugs; seeks approval of health ministry

MONIKA YADAV @ New Delhi

THE ONDC (Open Network for Digital Commerce) can be beneficial in the healthcare sector in India by enabling easier access to a wide range of pharmaceutical and healthcare products for both consumers and healthcare providers, said ONDC head, T Koshy on the sidelines of an event in the national capital.

"We are in talks with the Health Ministry and industry to collaborate with ONDC to improve accessibility and affordability of medicines and medical equipment across the country," said Koshy.

However, as per Health Ministry sources, they are not in favour of online sale of drugs and medicines because of its concerns over data privacy, malpractices and irrational sale of drugs.

The Drugs, Medical Devices, and Cosmetics Bill 2023 is likely to be introduced in the upcoming budget session, as per GI aims to make sure that the medical products meet high standards for quality, safety,



and effectiveness, replacing the old law from 1940. It also aims to regulate online pharmacy stores. Additionally, it includes penalties for manufacturing unregistered or fake medicines and devices that do not meet standards.

According to Joydeep Ghosh, Partner, Industry leader—Life science & health care, Deloitte Touche Tohmatsu India LLP, ONDC will be a game changer for almost all segments of e-commerce.

While already major players like 1mg, Pharmeasy, NetMeds, have opened up the domains of e-Pharmacies, e-Diagnostics, and e-Consultation in increasingly big ways, ONDC is likely

to provide a major fillip to these segments of the online marketplace.

"It will encourage and enable more manufacturers and chemists to go online with their goods and services, engender disintermediation in the value chain, bulwark against spurious, toxic or substandard substances and devices from reaching consumers," Ghosh said.

He added that it will bring in more controls for prescription validation, which is a challenge today, probably by a mix of omnichannel and online delivery methods, all of which will ultimately benefit patients, both therapeutically and economically, added Ghosh.

Heavyweights' Q3FY24 results to guide mkts

ENS ECONOMIC BUREAU @ New Delhi

IN a data-packed week filled with global developments, the third quarter (Q3FY24) earnings of the heavyweights of Dalal Street will have a major say in the local equity market movement this week.

Besides the earnings, the market will keenly track geopolitical development in the Arab world which has pushed oil prices, US bond yields, action in the primary market and macro-economic data such as wholesale inflation and balance of trade.

After the Information & Technology (IT) stocks pushed BSE Sensex and NSE Nifty to record levels, all eyes now will be on the earnings of Reliance Industries Ltd, HDFC Bank, Asian Paints, HUL, UltraTech Cements and ICICI Bank.

While India's largest company by market capitalisation, Reliance Industries Ltd, will announce its Q3 results on Friday, the largest private sector lender HDFC Bank has informed to release its Q3 numbers on Tuesday.

"The Earnings season begins reporting their Dec quarter results which may determine the



"It is expected that the Nifty50 companies see good Q3FY24 earnings for yet another quarter as the macro factor improves in India."

Avinder Singh Nanda, Senior Vice President of Master Capital Services

market trajectory going forward. It is expected that the Nifty50 companies see good Q3FY24 earnings for yet another quarter as the macro factor improves in India," said Avinder Singh Nanda, Senior Vice President of Master Capital Services.

Vinod Nair, Head of Research at Geojit Financial Services, also said that in the near term, investors' trade positions will be more inclined

towards the upcoming result season and the overall forecast for earnings growth remains optimistic, projecting double-digit growth figures.

Nifty50 and Sensex-logged over 1% gain on Friday following strong gains in IT heavyweights Infosys and TCS post-Q3 show.

Nifty and Sensex both made a fresh all-time high at 21928.25 and 72720.96 respectively before settling the week at

21894.55 & 72568.45.

Santosh Meena, Head of Research, Swastika Investmart said that looking ahead, the upcoming week promises to be eventful, with a special live trading session scheduled for Saturday.

"Pre-budget expectations are also likely to influence sector- and stock-specific movements, adding to the market's dynamic environment. As the market gears up for the budget, institutional flows will play a crucial role in determining its direction."

"On the global front, macroeconomic data from the USA and China, along with movements in the dollar index, US bond yields, and crude oil prices, will be closely monitored. Geopolitical tensions worldwide continue to be a source of uncertainty, demanding the market's vigilant attention," added Meena.

The primary market will also be abuzz with 5 new IPOs in the mainboard segment and 5 listings.

Among the important ones, Medi Assist Healthcare IPO will open for subscription on Monday and EPACK Durable IPO will open on Friday.

A DIFFERENT KOHLI TO THE FORE

Former captain's micro powerplay cameo set the pulses racing as India beat Afghanistan by 6 wickets in Indore

GOMESH S @ Chennai

ROHIT Sharma is out for another duck in the very first over: India are chasing 173 in Indore against Afghanistan and in comes Virat Kohli, taking guard in a T20I for the first time since the World Cup semi-final against England in November 2022. His first ball, last one in Fazalhaq Farooqi's first over, is driven to mid-on for no run. Afghanistan bring on Mujeeb Ur Rahman, a negative match-up for Kohli. Now, this is the kind of situation where Kohli digs deep. He puts his foot down, gets to 20 off 20, and pile on after while the batter at the other keeps the momentum going. It has been his template in the shortest format for the longest time.

This Indian T20I team, however, is different. There are no anchors in this side. From Yashasvi Jaiswal at the top to Jitesh Sharma at No. 6, all of them are intent merchants. There is no set template. Unless the conditions or situations de-

mand, they are expected to bat in a certain way. That is what they have done in the time since the 2022 T20 World Cup. Which is why, both Rohit and Kohli coming back into the set-up raised questions. Whether they will be able to do what the youngsters have done so far, playing a proactive, attacking brand of cricket?

Now, first things first, with Rohit and Kohli it has always been a matter of intent than skill. While Rohit has had back-to-back ducks, and his fourth in the last ten T20I innings, it was Kohli's first chance to show what he can do.

What did Kohli do? The first ball he faced off Mujeeb, he cleared his foot to make room and cream the ball over extra-cover for a boundary. Three balls later, Kohli would do what he rarely does. He went down on his knee and slog swept Mujeeb over midwicket for another boundary. Two in one over. Against a spinner. In the powerplay. That is not the Kohli India has seen in T20Is. In the



Virat Kohli hit a 16-ball 29 in his first T20I appearance since 2022 T20 World Cup | AP

fourth over, Kohli would stand tall and launch Naveen-Ul-Haq downtown. The ball would bounce just inside the ropes, and one could see the disappointment in Kohli's face.

He would follow it up with a pristine square drive off Mujeeb and another slog-sweep. Yes, you read that right, against

Naveen to race to 29 from 15. On the 16th ball he faced, Kohli would charge at Naveen, trying to hit him over mid-off only to find the fielder: 29 from 16. Five fours, three dot balls and dismissed inside the powerplay.

To put into context how unlike-Kohli innings that was, his career strike rate in the power-

play is 118.04. In 2022, he struck at 107.97 in the first six overs. In 81 innings, he had been dismissed inside the powerplay only 18 times. On Sunday, he struck at 181.25 before getting out in the sixth over with the scoreboard reading 62/2.

Now, Indore is a batting paradise and the hosts would chase down the target in 15.4 overs with Jaiswal and Shivam Dube smashing fifties. This innings from Kohli isn't a guarantee of anything. It could be an one-off innings as well. That said, in the games India have played so far, they have opted to chase twice, their bowling choices does not resemble a T20 World Cup side, and are nowhere closer to zeroing in on the selection headaches they have.

Amidst all this, Kohli has thrown his hat into the ring and should he continue to bat the way he did on Sunday, the selectors will only have more tough choices to make. **Brief scores:** Afghanistan 172 all out in 20 overs (Gulbadin 57; Arshdeep 3/32, Axar 2/17) lost to India 173/4 in 15.4 overs (Jaiswal 68, Dube 63 n.o, Kohli 29).

Salima shines as India stay alive

KALYANI MANGALE @ Chennai

SALIMA Tete is 22 with 96 caps for India after making her debut in 2016. She has seen the highs and lows of her national team up close. Sometimes as a part of the squad or as the anxious watcher from the sidelines. She knows that heartbreaks have not thwarted her team to come on top. So when crowds poured in at the Marang Gomke Jaipal Singh Astroturf Hockey Stadium in Ranchi for the home side's must-win fixture against New Zealand in the FIH Women's Olympic Qualifiers despite India's loss against the United States on Saturday, Tete knew she had to step up.

After not making the starting XI in the first fixture, Tete spun and turned quickly, poured her heart into transitions, and created chances to keep attacking as India registered their first victory in the Olympic qualifiers. It started in a lightning-quick fashion for India when the midfielder found Jyoti, who gently passed it to another local player, Sangita, who found the back of the net before the first minute could clock. From thereon, New Zealand went into attacking mode and found a penalty corner as Vaishnavi Phalke's review was declared inconclusive and the penalty stayed. Megan Hull converted that into a much-needed goal for the Blacksticks but that joy didn't last long with Udita converting the penalty to take the lead.

Just before the end of the first quarter, Tete was at it again when she gracefully carried the ball deep into New Zealand's territory with Jyoti, enabling the circle entry before Beauty Dungdung managed to earn the penalty. The last touch came off a New Zealand stick in the end as Janneke Schopman's side took a 3-1 lead in the first quarter and sustained it throughout the match. However, that didn't stop Tete as she continued to play her role. Even in the last seconds of the fixtures, with victory almost sealed, she was sprinting with the hope of adding one more goal to India's tally, knowing fully well how crucial the goal difference could be in Group B ahead of the final group stage matches on Tuesday. With all four goals of the match coming in the first quarter, what Tete did to create opportunities kept India ahead and Blacksticks couldn't recover. "We lost the previous match because of our mistakes and today, our individual effort was better. It was a must-win so we played like that. My team expects me to use my speed, and I did that," Tete said after receiving the Player of the Match.

For now, India are still in the race for the semifinals largely thanks to the relentless 22-year-old who was the star of the show.

EXPRESS READ

Indian shooters win more gold in Jakarta

JAKARTA: Indian shooters continued to hit the bullseye in the Asia Olympic Qualifiers here, with Yogesh Singh winning the men's 25m individual standard pistol gold before combining with Amit Kumar and Om Prakash to claim the team event. At the Olympic qualifiers for shotgun discipline in Kuwait City, at least two women trap shooters were favourably placed after Day 1 qualification, to make the top-six finals cut on Monday.

Berrettini withdraws from the Oz Open

MELBOURNE: Matteo Berrettini withdrew from the Australian Open on the eve of his scheduled first-round match because of a foot injury, another setback for the Wimbledon runner-up in 2021. Berrettini, a 2022 semi-finalist at Melbourne Park, was due to play 2023 finalist Stefanos Tsitsipas on Monday. "Matteo Berrettini has withdrawn from the Australian Open with a right foot injury," tournament organizers said in a statement.



India Chirag Shetty (L) and Satwiksairaj Rankireddy (2nd left) | AP

SatChi squander lead to miss out on top prize

AGENCIES @ Kuala Lumpur

INDIA'S Satwiksairaj Rankireddy and Chirag Shetty faltered at the finishing line to end their dream run at the Malaysia Open Super 1000 with a narrow loss in the men's doubles final against world No. 1 Chinese Liang Wei keng and Wang Chang here on Sunday.

Satwik and Chirag, the Asian Games gold medallists, squandered an opening game advantage and an 11-7 lead in the decider to go down 21-9 18-21 17-21 to Liang and Wang in the summit clash which saw both the pairs displaying some exquisite strokeplay. "We are happy with how we played in the tournament but a little disappointed that we couldn't control our nerves. We played under lot more pressure than them towards the end and made silly mistake but they kept pressing us. Hopefully, we will take revenge next time," Satwik said after the match. "I was expecting it to be tough after the change of ends. We thought we should keep 4-5 lead and it would be nice going into the last stretch. Things were a bit here and there and then they were 12-12. Same situation hap-

pened in Malaysia Open and All England last year."

It was a fourth defeat for the Indian pair against Liang and Wang, having lost three of their last four meetings — all in 2023. The only time Satwik and Chirag had emerged victorious was during their title-winning run at Korea Open Super 500 last year. "Coach (Mathias Boe) said that we should keep the racquet up and move our foot. We knew they would come back, we should have been calmer and they played exceedingly well," Chirag said.

In fast playing conditions, the Indians dominated the proceedings early on, cruising to a 5-1 lead with the help of some angled returns and accurate placements. Satwik and Chirag looked in control while their opponents were a bit nervy as they played short and pacy rallies comprising just 5-8 flat and fast shots. The Indians had a seven-point advantage at the break when the Chinese went to the net. The targeted returns of the Indians often left the Chinese cramped as they patrolled the front court. Soon the Indians were 18-9 up and grabbed the opening game after Liang went wide and long.

Djokovic overcomes stiff challenge

AGENCIES @ Melbourne

NOVAK Djokovic survived a fierce test against teenager Dino Prizmic at the Australian Open Sunday as he launched his bid for a historic 25th Grand Slam, but defending women's champion Aryna Sabalenka destroyed her opponent 6-0, 6-1.

World No 1 Djokovic, who is gunning for an 11th Australian Open title to pull clear of Margaret Court on the all-time list of majors, won 6-2, 6-7 (5), 6-3, 6-4. The Serbian, with 24 Slams under his belt, is already the most decorated player in the men's game — two clear of the injured Rafael Nadal and four ahead of the retired Roger Federer.

The 36-year-old — now boasting a 29-match winning run in Melbourne — was expected to breeze through against Croatia's Prizmic, who is half his age.

But after coasting to the first set he was given a searching examination by the youngster, who levelled the match in a tie-break. The Croatian qualifier threatened to pull away in the third set but the veteran rallied from 3-2 down, reeling off the next eight games to seize control and he was able to snuff out another late fightback.



SELECT RESULTS (1st round): Men's singles: Jannik Sinner (ITA) bt Botic van de Zandschulp (NED) 6-4, 7-5, 6-3; Fabian Marozsan (HUN) bt Marin Cilic (CRO) 6-1, 2-6, 6-2, 7-5; Andrey Rublev (RUS x5) bt Thiago Seyboth Wild (BRA) 7-5, 6-4, 3-6, 4-6, 7-6 (10/6); Novak Djokovic (SRB x1) bt Dino Prizmic (CRO) 6-2, 6-7 (5/7), 6-3, 6-4, Daniel Galan (COL) bt Jason Kubler (AUS) 2-6, 6-3, 7-6 (7/3), 4-6, 7-6 (10/8). **Women's singles:** Barbora Krejickova (CZE x9) bt Mai Hontama (JPN) 2-6, 6-4, 6-3; Aryna Sabalenka (BLR x2) bt Ella Seidel (GER) 6-0, 6-1; Alicia Parks (USA) bt Daria Snigur (UKR) 2-6, 6-2, 6-4; Maria Sakkari (GRE x8) bt Nao Hibino (JPN) 6-4, 6-1; Amanda Anisimova (USA) bt Ludmila Samsonova (RUS x13) 6-3, 6-4.

SELECT FIXTURES: Men's: A. Mannarino vs S Wawrinka, A. Murray vs T. Etcheverry, F. Auger-Aliassime vs D. Thiem; **Women's:** A.K. Schmiedlová vs C. Gauff, Q. Jabeur vs Y. Starodubtseva, C. Garcia vs N. Osaka, L. Fruhvirtova vs B. Haddad Maia.

Women's second seed Sabalenka took to the court after 11:30 pm, determined to wrap things up quickly and she demolished German qualifier Ella Seidel. The Belarusian World No 2,

clad in striking red on the blue court, raced through the first set 6-0 in just 22 minutes.

She was denied a rare "double-bagel" but made no mistake on her own serve to seal victory in 53 minutes.

De Bruyne inspires Man City comeback to stun Newcastle

AGENCIES @ Newcastle

PEP Guardiola said Manchester City showed the heart of champions to fight back to beat Newcastle 3-2 on Saturday thanks to a Kevin De Bruyne masterclass on his return to Premier League action.

The Belgian came off the bench to score and set up Oscar Bobb's stoppage-time winner to announce his comeback from a five-month injury layoff in style. Victory takes City up to second in the table, two points behind Liverpool, and ominously poised to strike when

they return from a two-week winter break, by which point Erling Haaland may be fit to join De Bruyne in terrorising opposition defences.

"That was really good, sometimes it is better winning that way," said Guardiola.

"We played with a huge personality. They showed me they want to be there, to fight until the end that they want to retain the title." A cruel late twist for Newcastle saw Eddie Howe's men succumb to a sixth defeat in their last seven Premier League games. But a point would have been more than



Man City's Kevin De Bruyne celebrates after scoring the second goal | AFP

Newcastle deserved after being thoroughly outplayed but for two goals in two first-half minutes that threatened to frustrate the champions.

"Their quality told in the end. De Bruyne is obviously a world-class player," said Howe, who was publicly backed by the club's chief executive Darren Eales this week. "There's not a lot wrong with our performances. You can see today we are a top team. The group is in a good place, I don't see any negativity. I see hurt because we aren't winning and that's what we're here to do." A frantic en-

counter got off to a disrupted start as City goalkeeper Ederson was forced off injured in his attempt to stop Sean Longstaff putting the ball into the net.

The goal was ruled out as Alexander Isak was clearly offside in the build-up and City were furious the flag was not raised earlier to prevent any damage being done to the Brazilian. Guardiola's men dominated for the opening half-hour but lacked the poise of De Bruyne or presence of Haaland up front to turn their possession into a cutting edge.

RANJI TROPHY

Pacer Koushik puts Karnataka on top with three wickets against Gujarat

AGENCIES/ENS

KARNATAKA produced a solid bowling performance, led by medium-pacer Vasuki Koushik's three-wicket haul, to leave Gujarat at 171 for seven on day 3 of their Group C Ranji Trophy match in Ahmedabad on Sunday.

Resuming at 328 for 5, Karnataka managed to add another 46 runs before being shot out for 374 to earn a 110-run lead. Gujarat were all out for 264 in their first innings. In their second essay, Gujarat began on a shaky note, losing four wickets for 52. Manan Hingrajia (56) and Kshitij Patel (26) then put on a 57-run stand for the fifth wicket. Koushik eventually

broke the partnership, getting rid of Kshitij, while Rohit Kumar (2/42) dismissed Hingrajia. At the end of the day's play, Gujarat's score read 171 for seven, leading by 61 runs. Umang Kumar (29) and Chintan Gaja (8) were at the crease at stumps.

Meanwhile, day three of the clash between Tripura and Tamil Nadu in Agartala was called off due to bad light. Tamil Nadu are currently 122 for two, as the match began on Saturday after the opening day on Friday was also cancelled for the same reason.

In another match, exploiting helpful conditions, veteran left-arm spinner Bhargav Bhatt returned a six-wicket haul to lead

In Vadodara: Baroda 218 & 154 in 48.5 ovs (Sagar Udeshi 6/70, Jay Pandey 2/26) bt Puducherry 155 & 119 in 35.1 ovs (Gaurav Yadav 3/2; Bhargav Bhatt 6/46, Mahesh Pitthiya 4/49); Odisha 498 in 170.2 overs (Subhranshu Senapati 2/77, Harshit Rathod 6/0 n.o) vs Madhya Pradesh 246/6 in 80.3 ovs (Harsh Gawli 1/37 n.o; Sunil Roul 3/76); **In Jammu:** Delhi 3/0 in 3 ovs vs J&K; **In Guwahati:** Kerala 419 in 113.4 ovs (Sachin Baby 1/31) vs Assam 231/7 in 62 ovs (Parag 1/6; Thampi 4/69); **In Agartala:** Tamil Nadu 122/2 in 41 ovs (Vijay Shankar 50 batting, Indrajith 47 batting) vs Tripura; **In Mumbai:** Mumbai 395 in 137.2 ovs (Tanush Kotian 54, Mohit Avasthi 53) vs Andhra 184 in 72 ovs (DB Prashanth Kumar 7/3; Shams Mulani 6/65) & 166/5 (Vihari 46, Rasheed 52 batting; Shams Mulani 3/63); Gujarat 264 & 171/7 in 68 ovs (MA Hingrajia 56; Koushik V 3/11) vs Karnataka 374 in 106.2 ovs (Mayank 109, Manish 88).

Baroda to a comprehensive 98-run win over Puducherry. The 33-year-old bowler, who had taken a fiver in the first innings, totalled 11 wickets for the match, his fourth 10-wicket haul in first-class cricket. Baroda, led by Vishnu Solanki, after setting Puducherry 218-run

target for victory, dismissed the opponents for 119 in 35.1 overs on day 3 of the tournament, with Bhatt (6/46) doing the maximum damage. He was assisted by young leg-spinner Mahesh Pitthiya, who made full use of the conditions to grab four second-innings wickets as



Riyan Parag of Assam celebrates his century against Kerala in Guwahati | PTI

the two slow bowlers made merry taking all 10 wickets. The day started with the match evenly poised. Baroda were tot-

tering at 128 for 7. Their innings folded soon for 154 with Kinit Patel (28) emerging the highest scorer.

In Mumbai, Andhra were struggling at 166/5 in their second essay. Earlier, Mumbai scored 395 in their first innings, and enforced follow-on after bowling out Andhra for 184 in their first innings. Shams Mulani took 6/65 before coming back again and troubling Andhra with three wickets in the second innings. Hanuma Vi-hari, who scored 46, got out and now Andhra's hopes are resting on Shaik Rasheed who is batting on 52. Meanwhile, Riyan Parag continued his good form with yet another century as Assam fought back after Kerala's 419 in their first innings. Assam are 231/7 in 62 overs with Basil Thampi taking four wickets for 69 runs.



ART OF LEARNING EFFECTIVELY

STRATEGISE

Here we list a few time-tested techniques



Pomodoro has to do with setting timers but students, within the time, you must mentally strengthen yourself to note that you can't be distracted. I set the timer at one hour & thirty minutes but when I started with this four years back, I used to set the timer at thirty minutes

—Dr Anuj Pachhel, a productivity YouTuber and medical student



Thought compartmentalisation involves organising different topics into distinct 'compartments' in the mind and focusing on one issue at a time. This technique may vary in effectiveness, so find what works for you. For instance, I used visualisation techniques for complex calculations

—Neelakantha Bhanu Prakash, acclaimed as the World's Fastest Human Calculator



I prioritised active learning. I would engage in deliberate study and mental revision, connecting concepts to my surroundings for better retention. I revised before sleeping. While several study techniques exist, I encourage students to personalise or develop their hybrid methods

—Manuj Jindal, UPSC topper, YouTuber, and TEDx Speaker



The most effective way to learn is to care about it — if you're obsessed with it, you'll learn it. For example, when I was eight years old, I got obsessed with Pokemon and could name every Pokemon and recall obscure details about them. It was effortless, because I was obsessed

—Thomas Frank, a leading Productivity YouTuber

READERS' INPUTS

AN EFFECTIVE WAY OF DEALING WITH ESSAYS

Dr P Prema, Former Dean and Head, Faculty of Education, Alagappa University, Karaikudi, Tamil Nadu

At the PG level, I developed my own study technique and I secured the top rank at University of Madras for Indian Philosophy (MA, 1966) and Madurai University (MED, 1977). Though this was before computers, some of my strategies might still be helpful.

My study and examination preparation techniques can be summarised as thus:

- 1 Prepare a detailed essay for each unit in the syllabus based on classroom lecture notes and library reference materials.
- 2 Refer to previous five years' question papers.
- 3 Develop answers for each question from the essays prepared in an eighty page notebook.
- 4 For each essay, along the left margin, note down crucial points for each paragraph.
- 5 Condense each essay to half a page, capturing essential points.
- 6 Recondense the essay with key concepts or ideas, which will be not more than five to ten points and can be expandable to ten or 12-page essay questions.
- 7 Mastery learning, repeated recall and recondensing the points to have it on your fingertip is the secret of scoring high marks.

Feynman Technique For Thorough Comprehension

Subham Sankar Jena, Student, Bachelor of Pharmacy, Biju Patnaik University of Technology

For conceptual topics, I prefer to immerse myself in understanding as if I were explaining it to a child, delving into every detail. I pose questions like 'why, what, how, where' about the topic, ensuring a thorough comprehension. For instance, when exploring typhoid, I inquire about its nature, causes, and underlying factors. When dealing with rote memorisation, especially for historical dates, I rely on mnemonics or create fictitious stories to facilitate easier retention.

IN the previous week's edition, our focus encompassed three distinct aspects: memorisation, learning, and forgetting. We delved into a comprehensive exploration of various learning styles and ineffective study techniques. This week, our attention shifts to unveiling a plethora of effective study and engaging techniques. Drawing insights from a diverse array of sources such as accomplished Union Public Service Commission (UPSC) toppers, productivity YouTubers, and committed students, Mrityika Banerjee presents a step-by-step guide to enhance your learning experience.

STEP 1: Focus and distribution

1. DEEP WORK

● Focused study sessions, as advocated by the author of Deep Work Cal Newport, can enhance productivity and learning.

● Create a dedicated study environment free from distractions, and consider using techniques like time blocking to allocate specific periods for deep work.

2. DISTRIBUTED PRACTICE

● Break down large tasks into smaller, manageable chunks spread over time to avoid feeling overwhelmed.

● This technique capitalises on the spacing effect, reinforcing learning through repeated exposure to info.

STEP 5: Note-taking

9. CORNELL METHOD

● Organise notes for active recall, enhancing your ability to review and remember information.

● Consider digitising your notes for easy access and use headings, bullet points, and keywords to make the information more scannable during review sessions.

I recommend Evernote for note-taking — an app I used extensively during my preparation. Also, Notion is excellent for organising tasks and information — Manuj Jindal, UPSC topper

10. COLOUR-CODING NOTES:

● Use colours to strategically organise your notes and enhance your memory performance. It also creates a positive learning environment. However, be careful not to overdo it.

● Explore colour-coding systems for different types of information and adapt a method to suit your preference. It helps review and prioritise the most important ideas.

● Key points can be in red, some information in yellow and topics can also be segregated by colours.

Blocking



Interleaving



STEP 6: Mixing it up

11. INTERLEAVING

● Mix up different topics or skills during study sessions to prevent boredom and discover connections between them.

● Embrace a holistic approach to learning by interleaving subjects or topics, fostering a deeper understanding of the interconnectedness of knowledge.

STEP 2: Connecting the dots

3. MIND MAPPING

● Instead of traditional highlighting, try mind mapping to visually organise all the information.

● Consider using online tools for digital mind maps, and experiment with different structures to find what works best for you.

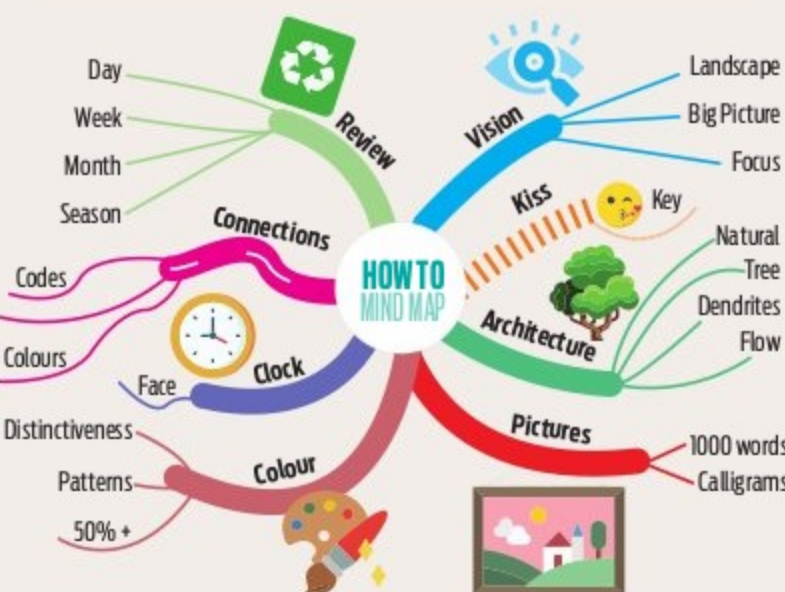
● The visual hierarchy aids in understanding complex relationships between concepts.

4. DUAL CODING

● Use visual and verbal representations like diagrams, videos, or mind maps to process information more deeply.

● Experiment with various multimedia resources, such as educational videos, to enhance your understanding of complex topics.

MIND MAPPING



I have a particular interest in History. So I go beyond the syllabus, read up on extra stuff, watch YouTube videos on the topic and then come back to the text. This makes the learning way more interesting — Sai Sharan, Student



STEP 3: Understanding

5. THE FEYNMAN TECHNIQUE:

● Teach what you've learned to reinforce understanding.

● Explain a concept you have read in your own words and then review it to see where you went wrong.

● You can either explain it to yourself by writing or explain it to another person. However, the trick is to be able to explain it to someone simply, without using technical or complex terms.

6. ELABORATION

● Go beyond memorising and understand the deeper meaning. Ask "why" and "how" to connect new knowledge.

● Engage in discussions with peers, create scenarios related to the material, and seek real-world applications to enhance your understanding.

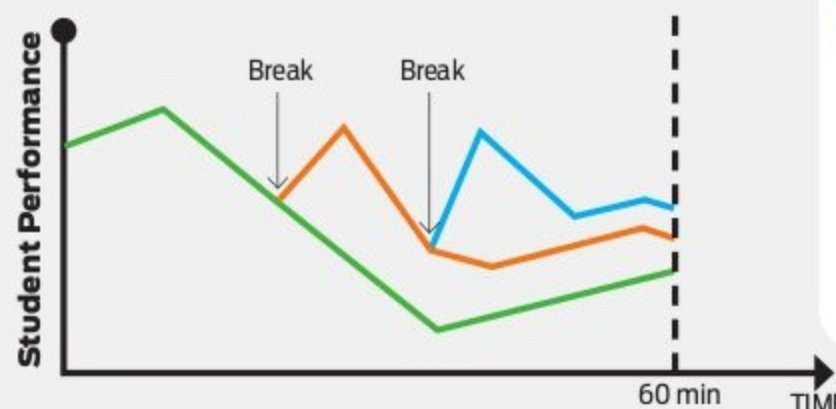
STEP 4: Time management

8. THE POMODORO TECHNIQUE:

● Breaking study sessions into short, focused intervals (typically 25 minutes), followed by a short break, helps maintain concentration.

● Experiment with the length of your study and break intervals to find the optimal balance for your attention span and productivity.

● If one continues the process, they can build their tenacity to focus longer than 25 minutes.



LAW TO SUPPORT POMODORO TECHNIQUE

According to Parkinson's Law, work expands to occupy the time allotted for its completion, which frequently results in inefficiency and procrastination. One efficient approach to get around this problem is to use the Pomodoro Technique, a time management method. People can retain a sense of urgency and attention by dividing the task into focused intervals, known as Pomodoros, that are usually 25 minutes long and are interspersed with brief pauses. The structured approach helps prevent the tendency to stretch tasks unnecessarily, as the time constraint encourages productivity. Regular breaks also prevent burnout and enhance overall efficiency.

The Pomodoro technique, studying for 25 minutes and taking a five-minute break, proved effective. I've also embraced the 'Eat That Frog' method, addressing the toughest tasks first before moving on to easier ones — Khushi Jain, Student

STEP 7: Reviewing

12. SQ3R METHOD

SURVEY, QUESTION, READ, RECITE, REVIEW

Survey: Beyond skimming, actively engage with introductory and concluding paragraphs to grasp the overall structure of the content.

Question: Develop a range of questions, including those challenging your understanding or requiring critical thinking.

Read: Employ active reading techniques, such as highlighting key passages and taking concise notes, to enhance comprehension.

Recite: Utilise flashcards or oral recitation to reinforce your memory and test your understanding regularly.

Review: Incorporate a comprehensive review strategy, including self-quizzing and seeking additional resources for clarification.

13. PQ4R METHOD

PREVIEW, QUESTION, READ, REFLECT, RECITE, REVIEW

Similar to the SQ3R method above, PQ4R is an acronym that stands for the six steps in the process.

Preview: Extend your preview to cover additional materials like supplementary readings or related articles to deepen your contextual understanding.

Question: Develop probing questions that encourage critical thinking and exploration of perspectives on the topic.

Read: Implement active reading strategies, such as summarising paragraphs in your own words, to reinforce understanding.

Reflect: Create a reflective journal to document personal insights, challenges, and connections made during the reading process.

Recite: Engage in group discussions or teach concepts to others to solidify your understanding through active recall method.

Review: Regularly revisit not only the material but also your reflections and summaries, ensuring a comprehensive grasp of the content.

14. ACTIVE RECALL

● Actively recalling information from memory rather than passive review helps strengthen learning.

● Use methods like flashcards and self-quizzing to actively retrieve information.

● Experiment with various active recall techniques, including creating your own questions and simulating exam conditions for a more effective learning experience.

When I wake up the next day, I make sure to go through the things that were difficult for me to understand or remember — Dr Anuj Pachhel, Productivity YouTuber

STEP 8: Repeating

14. SPACED REPETITION:

● Maximise long-term retention through strategic review at spaced intervals.

● Consider using specialised apps or software that employ spaced repetition algorithms to optimise your review schedule.

● This approach ensures a steady and efficient reinforcement of learned material over time.

● What you learn in class on day 1, review it the next two days. Again review it after a week and again after two weeks.

15. THE LEITNER SYSTEM

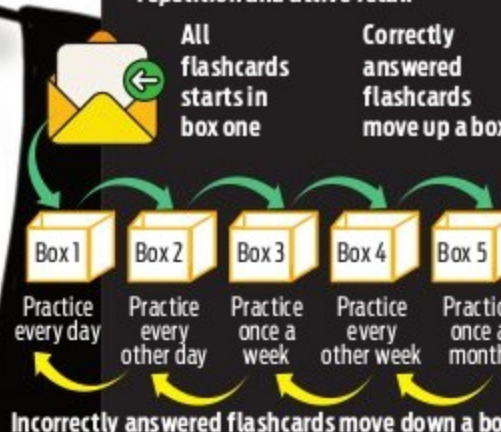
● A learning technique based on flashcards, the Leitner System organises cards into different boxes to track study intervals.

● Adjust the schedule based on your progress with each flashcard, moving cards between boxes to optimise your review sessions and reinforce long-term memory retention.

● Easier flashcards go to the last box and the more difficult ones to the first one. Frequently go through the first box and revisit the easier ones in regular intervals.

How to use the Leitner system for flashcards

Increase your memory with spaced repetition and active recall



Readers, share your experience with us

As we prepare for the next edition on learning obstacles, share your experiences of implementing these techniques for a week.

Mail us at edex.chief@gmail.com and share your anecdotes

A full-body portrait of a woman standing outdoors, smiling. She is wearing a cream-colored saree with a wide red border and a pattern of small red and gold motifs. She has a red bindi on her forehead and is wearing a gold necklace with a star-shaped pendant and red bangles. Her hands are clasped in front of her. The background is a soft-focus outdoor setting with green foliage and a hint of a building.

1) Rishad R 2) Shefali 3) Hitesh G

GOWRI ENGINEERING

ಗೌರಿ ಎಂಜಿನಿಯರಿಂಗ್ ಕಾಲೇಜ್
GOWRI Engineering College

No.974/1 2nd Cross 1st Main, K.N.Extn
Yeshwanthpur Bangalore 560022

9916604231

BOOK NOOK



Hell Bent

by Leigh Bardugo

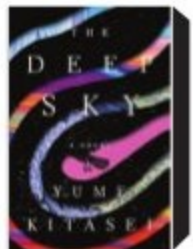
Forbidden from attempting a rescue, Alex and Dawes can't call on the Ninth House for help, so they assemble a team of dubious allies to save the gentleman of Lethe. Together, they will have to navigate a maze of arcane texts and bizarre artefacts to uncover the societies' most closely guarded secrets and break every rule while doing so.



A House with Good Bones

by T Kingfisher

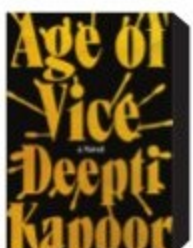
A haunting Southern Gothic from an award-winning master of suspense, A House With Good Bones explores the dark, twisted roots lurking just beneath the veneer of a perfect home and family.



The Deep Sky

by Yume Kitasei

The book is an enthralling sci-fi thriller debut about a mission into deep space that begins with a lethal explosion that leaves the survivors questioning the loyalty of the crew.



Age of Vice

by Deepti Kapoor

Having equal parts of being a crime thriller and family saga and transporting readers from the dusty villages of Uttar Pradesh to the urbanised New Delhi, Age of Vice is an intoxicating novel of gangsters and lovers, false friendships, forbidden romance, and the consequences of corruption.

WHAT WHEN WHY WHERE



Thrills Unleashed

Immerse yourself in a spectacular showcase of breathtaking international acts, featuring acrobats and gymnasts. Seize the opportunity to create cherished memories with friends and family. **WHEN:** Jan 16, 1pm
WHERE: Exhibition Ground, Ramamurthy Nagar
DETAILS: bookmyshow.com

Wellness Time

Attend this mental health workshop, Year Diary, a reflective space meant to make you feel connected and grounded as you celebrate the beginning of a new year.

WHEN: Jan 16, 5:30pm **WHERE:** Atta Galatta, Indiranagar **DETAILS:** bookmyshow.com

Dance Therapy

Discover a range of dance styles and get a chance to unleash your inner dancer, regardless of your skill level or previous experience.

WHEN: Jan 16, 11am **WHERE:** LVDS, Indiranagar
DETAILS: bookmyshow.com



Laughter Fest

Showcasing the best comedians from across the city, this standup lineup will feature emerging talents and established names along with great food.

WHEN: Jan 15, 8:30pm
WHERE: YUCK Comedy Club, Indiranagar
DETAILS: bookmyshow.com

Tradition in Motion

Immerse yourself in the visual splendour of Kathak, a captivating performance that transcends cultural boundaries, transporting the audience into a world of myth, folklore, and emotion.

WHEN: Jan 15, 6:30pm
WHERE: Medai - The Stage Bengaluru, Koramangala
DETAILS: bookmyshow.com



Zen Art

Craft stunning Buddha-themed resin art in this immersive workshop, where the beauty of crystals, resin, and texture paste combine to impart tranquillity and spirituality to your creations.

WHEN: Jan 15, 12pm
WHERE: Paint Cafe Studio, Whitefield
DETAILS: bookmyshow.com



Hands in Clay

An enriching experience, where creativity meets instruction, and individuals can explore the art of pottery in a hands-on and engaging environment.

WHEN: Jan 16, 11am **WHERE:** Lahe Lahe, Kodihalli
DETAILS: bookmyshow.com



KAATH-AL-THE CORE

(Malayalam)

Matthew, a retired bank secretary, reluctantly enters politics for a by-election. The movie delves into their marriage dynamics, justice, and personal fulfilment amidst a tight-knit village community.

Cast: Mammootty, Jyothika, Anagha
Watch on: Amazon Prime Video



SHASTRY VIRUDH SHASTRY

(Hindi)

Seven-year-old Yaman Shastri, who binds the family together, lives in his grandparents' care, and his parents visit him on weekends. Things get twisted when Yaman's father gets a chance to settle in the US, but Gurji is unwilling to let Yaman go.

Cast: Paresh Rawal, Mimi Chakraborty, Amruta Subhash, Shiv Panditt, Neena Kulkarni
Watch on: Netflix



KHO GAYE HUM KAHAN

(Hindi)

Three best friends juggle life as 20-somethings in Mumbai, where romance, ambition and heartbreak collide with the addictive draw of social media.

Cast: Ananya Panday, Siddhant Chaturvedi, Adarsh Gourav, Kalki Koechlin
Watch on: Netflix



All the streaming apps can be accessed on smartphones and smart TVs with Internet connection.

800

(Tamil)

Follow the life of Muthiah Muralidaran, Sri Lanka's 800-wicket cricket champion. The story traces the many facets of Muralidaran's life, from refugee to cricketing legend.

Cast: Madhur Mittal, Mahima Nambiar, Narain
Watch on: Amazon Prime Video/ Jio Cinema



A RANJITH CINEMA

(Malayalam)

A young filmmaker starts adding horror-filled fictional events to a screenplay based on his life and questions his sanity when they start coming true.

Cast: Asif Ali, Namitha Pramod, Aju Varghese, Hannah Reji Koshy, Anson Paul.
Watch on: Netflix

FOREIGN

BERLIN

(Spanish series)

Back to his golden age before the events of *Money Heist*, Berlin brings together a gang of master thieves in Paris to plan one of his most ambitious robberies ever.

Cast: Pedro Alonso, Begoña Vargas, Julio Peña
Watch on: Netflix



FOOL ME ONCE

(English, series)

Widowed Maya Stern is trying to come to terms with the brutal murder of her husband when she spots an image of her late husband captured on her toddler's nanny cam.

Cast: Michelle Keegan, Adeel Akhtar, Richard Armitage
Watch on: Netflix



THE EQUALIZER 3

(English)

Robert McCall finds himself at home in southern Italy, but he discovers his friends are under the control of local crime bosses. As events turn deadly, McCall becomes his friends' protector by taking on the mafia.

Cast: Denzel Washington, Dakota Fanning, Eugenio Mastrandrea
Watch on: Netflix



SALT BURN

(English)

A student at Oxford University finds himself drawn into the world of a charming and aristocratic classmate, who invites him to his eccentric family's sprawling Saltburn estate for a summer never to be forgotten.

Cast: Barry Keoghan, Jacob Elordi, Rosamund Pike
Watch on: Amazon Prime Video



ROCK FUSION

Audiences enjoy an electrifying performance by the '90s rock band Indian Ocean at Good Shepherd Auditorium on Saturday | ALLEN EGENUSE J

QUICK FIX

EGGLESS CHOCOLATE MUG CAKE



Contributed by **Princy Gladly**, Chennai

INGREDIENTS

- All-purpose flour: 1/4
- Cocoa powder: 2 tbsp
- Sugar: 3 tbsp
- Oil: 3 tbsp
- Milk: 6 tbsp
- Baking powder: 1/2 tsp

METHOD

- Mix the ingredients together and then add chocolate chips (optional). Pour the mixture into a mug.
- Preheat the oven to 150° for 10 minutes.
- Place the mug inside the oven and bake for 10 minutes. The dish is ready to serve.

What's cooking in your kitchen?

We are hungry for recipes with minimum ingredients and maximum flavours. Share your quick-fix with us, along with step-by-step photos, at bengaluru@cityexpress@gmail.com

FIT BIT

UTKATASANA ON TIPTOES (CHAIR POSE ON TIPTOES)

This is a beginners' level variation of Chair Pose which requires a sense of balance, stability and strength. It can act as a preparatory or warm up practice of other poses of a similar nature. It is very helpful for runners, athletes, and climbers.

STEPS

- Start in Tadasana (Mountain Pose) Inhale, put your feet together. Place your hands on the waist, bend the knees and go down slowly.
- Draw the lower belly in with your hands. Tucking your pelvis in, stretch the tailbone down and rotate hips internally.
- Inhale and stretch your arms upwards with palms facing each other.
- Breathe and sink a little deeper, bend the knees. Imagine that you are sitting on a chair, keeping your hips above the knee level and broadening the chest, face in front.
- Lift your heels up. Try and balance in the final pose for 3-5 deep breaths.
- To release, inhale, bring the heels down on the ground.
- Exhale, slowly come back to relax in Tadasana.

BENEFITS

- Helps strengthen the shinbone, which is the weight-bearing bone, and quadriceps.
- Stretches exterior spinal muscles, torso, arms and stabilises knees.
- Helps improve overall strength and endurance of the whole body.
- Helps relax your ankles and feet muscles.
- Helps improve ankle flexibility and range of motion.
- It is a great warm-up exercise for the students who have breathing issues.
- Helps develop concentration.
- Helps improve blood flow in the muscles vital for healthy posture.
- Helps in strengthening the thigh and pelvic muscles.
- Reduces symptoms of flatfoot.
- Good preparatory pose for Half Chair Pose.

LIMITATIONS

People with injuries to the knees, shoulders, neck, hips, spine, or ankle, can practise under the guidance of a yoga expert.

People with chronic knee-ankle-hip injury, severe back pain, knee pain, or high blood pressure, senior citizens who are unable to balance, should avoid this.

If uncomfortable, pregnant women can stand flat feet or keep a rolled-up mat beneath the heels.



By **N Elumalai, PhD Scholar (Yoga Science) at Meenakshi Academy of Higher Education & Research, Chennai**

REGIONAL



MANGALAVARAM

(Telugu)

Fear engulfs a village as murders pile up mysteriously. Shailu, a young woman, is the heart of the story. The enigmatic tale unravels with a suspenseful cinematic journey.

Cast: Payal Rajput, Sailaja, Nandita, Shwetha, SI Maaya, Divya Pillai, Rajeshwari Devi, Ajmal Ameer, Madan, Ravindra Vijay

Watch on: Disney+ Hotstar

POR THOZHIL

(Tamil)

A rookie cop teams up with a veteran officer to investigate a series of murders and soon finds himself on the trail of a brutal serial killer determined to keep on taking lives.

Cast: R Sarathkumar, Ashok Selvan, Nikhila Vimal

Watch on: Sony LIV



KAATH-AL-THE CORE

(Malayalam)

Matthew, a retired bank secretary, reluctantly enters politics for a by-election. The movie delves into their marriage dynamics, justice, and personal fulfilment amidst a tight-knit village community.

Cast: Mammootty, Jyothika, Anagha
Watch on: Amazon Prime Video



NOW STREAMING

SUBSCRIPTION

Netflix	₹199/month
Prime Video	₹299/month
Jio Cinema	₹999/year
Disney+ Hotstar	₹899/year
Zee5	₹699/year
Viki Rakuten	₹299/month
Aha	₹699/year
Sony LIV	₹299/month



Harvest Splendour

Savour the diverse culinary traditions of Sankranti, with regional specialties like aloo gadde fry palya, nuggekal and badaneyki sambar, white pumpkin majjige huli, paired with sweets and accompaniments for an authentic culinary experience.

When: Jan 15, 3.30pm
Where: Nandhini Deluxe, Koramangala
Details: 9742274045



DOUGHNUT BLISS

Indulge in the joy of Sankranti with delicious doughnuts in a delightful fusion of traditional festivities and modern indulgence.

When: Jan 15
Where: All outlets of Mad Over Donuts

Suraj Gowda, actor

I live in Bengaluru but my family lives in Mysuru so like every year, I travel back to celebrate Sankranti with family. Sankranti, for us, is special because it's the first festival of the year, it also signifies the imminent arrival of spring, replacing darkness with light, so it holds a special place. It's when families get together, and share ellu-bella, and all the delicious food that is made on that day. It's more about spending time with family, celebrating our culture, inviting better days, and hoping that the year will bring more happiness.



Sankranti Scoops

Celebrate Makar Sankranti with an exclusive tilgul flavour – a blend of peanuts, cashews, sesame seeds, jaggery, and cardamom powder.

When: Till January 30
Where: All Natural Ice Cream Outlets

SANKRANTI DELIGHTS

From traditional South Indian dishes to elaborate thalis and innovative fusion-flavoured ice creams, CE picks special culinary experiences to celebrate Sankranti

Harvest Feast

This harvest season, immerse yourself in a 20-dish spread crafted with love and served on a classic banana leaf, showcasing the glory of South Indian cuisine.

When: Jan 15, 1pm
Where: JustBe by Nidhi Nahata, Sadashivnagar
Details: 8884163061



HERITAGE ON A PLATE

Join Khandani Rajdhani for the Utsav Food Festival, and savour the Utsav Thali with winter specialties like undhiyu. Indulge in jalebi fadda, til laddoo, and classic gajar ka halwa, for a unique and indulgent experience.

When: Till Jan 18
Where: All outlets of Khandani Rajdhani

Flavour Fusion

The kadubu lassi is a blend of the classic dessert kadubu and creamy lassi. Each sip is a toast to the cultural heritage of South India and is filled with bursts of flavours from the harvest season.

When: Jan 15
Where: Geist Brewing Co., Rajajinagar
Details: 88677 07102



Assamese who have made Bengaluru their home are going in for a contemporary twist of their traditional attire Mekhela-Chador this Bihu

TWISTS AND TURNS

MONIKA MONALISA

It was only a few days ago that people were talking about year-end celebrations and now we are ready for the first festival of the year. In South India, as we gear up to celebrate the harvest festival, Makar Sankranti, in the Northeastern state of Assam, prep is in full swing for Bihu. Probably one of the reasons why India is considered the most colourful and diverse countries.

When we speak about Bihu, it is impossible to miss the Assamese women in their traditional attire, Mekhela-Chador. While the attire is classic, it did not stop creative minds from adding a bit of modern touch to it. Fashion designer Rinimaa Borah, who originally hails from Assam but currently lives in Bengaluru, says she will wear a salwar made of a Mekhela-Chador. "The Mekhela-Chador looks like a saree but it's two-piece. Many modern women are trying to make churidars from the traditional garment. I might team it with some Assamese jewellery to complete the look," says Borah, adding, "In these modern attempts, the fabric remains the same. We are making it out of Assamese silk or Muga silk. You can see women making pants suits, skirts, churidar, etc out of it."

Likewise, Krishna Kshee, a content creator, will add a western touch to the Mekhela-Chador. "I have not changed its structure. I like it the way the Mekhela-Chador is. But traditionally,



Rinimaa Borah

you would see women wearing it with a full-sleeved blouse, but I opted for a sleeveless one and stylishly wrapped the chador or scarf," says Kshee.

Bugashree Dey, a model by profession who grew up in Assam, is going for something similar with a Muga silk saree. "I love the Assamese Muga silk saree. It's an off-white base with red designs. I am teaming it with a red strappy blouse to give a modern look," says Dey.

But some like Rashmita Das prefer to stick to traditional styles. "Bihu, for me, is all about being traditional. The key essence is women dressed in the Mekhela-Chador. I usually am dressed in western attire and this is one festival which helps me get back to my roots," says Das, adding that she will be wearing a Muga silk saree for the festival.



Rashmita Das

Starlit Sankranti

CONTINUED FROM PAGE 1



Manasi Prasad, classical vocalist

Sankranti is about food and family. For me, all festivals are also about music, and I make it a point to sing some of the *Thirupavali* verses of the saint poet Andal. We celebrate as a family by making special dishes. Both my mother and mother-in-law are fabulous cooks and their pongal and sakkare pongal are mouth-watering! When I was a child, I used to go to different houses in the neighbourhood and distribute ellu and I would invariably be asked to sing a song. I feel we are losing some of those customs these days; festivals like Sankranti are about bringing the community together.



Shubra Aiyappa, actor

This is my first Sankranti after marriage so it is extra special. I love wearing traditional clothes, doing the puja and having great food! I have a sweet tooth so I will definitely be having a lot of sweets.

Vinayak Joshi, actor

There is a small house near us where they do this ritual where the cows run on a bonfire. So, I usually go and watch it. It is a small celebration with five to six cows but they do it religiously. Sankranti is the first festival of the year and farmers enjoy the crop that has been harvested before we move into the summer season. I am a storyteller so I enjoy telling the significance of this to my friends and family and that is a celebration for us. Festivals are made to bring families together, so it keeps you grounded.



Vasu Dixit, singer

Usually, either I have a show or some other engagement between my wife and I. Many times, we just come back on the day of Sankranti and then go to a friend's place to celebrate. So this year, it is a conscious decision to stay home. My childhood was in Mysuru and the best part was going to eat kabbu, sugarcane. We had an old house, with a huge compound, we would just sit outside and chew on the sugarcane. That was fun. It is one of the most cherished memories I have of Sankranti.



CLASSIFIEDS



PUBLIC NOTICE

CHANGE OF NAME

CHANGE OF NAME

I, RAJALAKSHMI SHRIRAM R/at No.SB103, Sriram Surabhi, Near Holiday Village, Resort Mallasandra, Thalaghattapura, Bengaluru - 560062, have changed my name to RAJALAKSHMI SRIRAM vide affidavit dated: 18/12/2023 Before Notary K.V.Mani Bangalore.

CHANGE OF NAME

I, (OLD NAME) ASWINI D/o No.13891593-K Rank: NK(TS) ASC(MT), V. GAJENDRAN residing at No.358, 4th Main, 1st Cross, Vijayanagar, Pipeline Bangalore-560040, have changed my name from (OLD NAME) ASWINI to (NEW NAME) ASHWINI G vide affidavit dated 04.01.2024 sworn before Notary K.H.Jagadish Bangalore.

CHANGE OF NAME

I, SHARON VARGHEESE MATHEW, aged about 26 years, D/o. Vargheese Mathew, residing at Flat #811, Block No.72, Divya MSR Gateway, MSR Road, Gokula Mathikere, Bengaluru 560054, have changed my name to SHARON VARGHEESE, vide Affidavit Dated: 12/01/2024 sworn before Notary MEER HASSAN, Bengaluru.

CHANGE OF NAME

I, MYSORE VENKATASUBBIAH RAMESH, S/o. Venkata Subbiah, Aged about 65 years, Residing at No. 109, 6th Cross, 4th Stage, Srinidhi Layout, Near Urdu School, Vidyanagar, Bengaluru - 560 087, do hereby declare that I have changed my name from MANCHANAHALI VENKATASUBBIAH RAMESH to MYSORE VENKATASUBBIAH RAMESH vide affidavit dated 12.1.2024 sworn to before Varja C.J. Advocate & Notary, Bengaluru.

CHANGE OF NAME

That, my name is Benekashri M, D/o Sri Mahesh Kumar G R, residing at # 830, 15th 'B' Cross, Near Last Bus Stop, Yelahanka New Town, Bengaluru - 560 064. In my previous passport, my name has been typed as Benekashri. I have stated in my affidavit that my name as Benekashri M, which is duly sworn on 09-01-2024 before the Notary of Smt R Sulakshana at City Civil Court, Bengaluru.

CHANGE OF NAME

I, UMA GOVIND RAJ, W/o. Govind Raj, Residing at No. 1224, 2nd A Cross, 19th A Main, JP Nagar 2nd Phase, Bengaluru - 560 078, Karnataka, India, do hereby declare that I have changed my name from UMA to UMA GOVIND RAJ vide affidavit dated 13.01.2024 sworn to before Mohammed Hussain J.K, Advocate and Notary, Govt. of India, Bengaluru.

CHANGE OF NAME

I, R.THOPPAI S/o Late Raju, aged 65 years, residing at No.275, 5th Cross, 1st Stage, Bhuvaneshwari Nagar, Bengaluru South, Bengaluru-560056, do hereby state that hitherto, I was known and called as R.THOPPAI and the same name as R. THOPPAI is appearing in all my school and other records. Now, I have changed my name as MANI. R. as per affidavit sworn-to by me before the Notary Public R.S. VIJAY on 12/1/2024. Accordingly, I will be hereafter, known and called as MANI. R. and both these names (i.e. R.THOPPAI and MANI.R) belong to me only.

CHANGE OF NAME

I, VAMAN VINOD KUMAR JAIN, aged 18 years, S/o. Vinod Kumar Parasmal Jain, Resident of No. 13, 0501, N2054, 5th Main, M S D Road, Basavanagudi, Bengaluru-560019, have changed my name from VAMAN JAIN to VAMAN VINOD KUMAR JAIN, vide affidavit dated: 28.12.2023 before notary RATNA .N., Bengaluru.

CHANGE OF NAME

I, Bangalore Siddaraj Thejas (Old Name) R/at No. 32, 12th Cross, 1st Stage, Indiranagar Park Road, Bangalore - 560 038 Karnataka, India have changed my name as THEJAS SIDDARAJ (New Name) vide affidavit dated 12.01.2024 Sworn before Advocate & Notary D.B. Ramesh Bashkar

CHANGE OF NAME

I, SUDHIR, MADHUKAR, SULAKHE S/o. Madhukar Residing at Flat No.212 Rainbow Haven, 1st Cross, Srinidhi Layout, Konanakunte, J.P. Nagar 7th Phase, Bangalore South, Bangalore 560062, have changed my name from SUDHIR, MADHUKAR, SULAKHE, vide affidavit dated 12/1/2023 sworn to before PAnuradha advocate and notary Bangalore.

CHANGE OF NAME

I, MANDAR KOUJALGI S/o Gururaj Ramarao Koujalagi residing at No.203, Bilad Laurel Apartment, Valagerahalli, 1st Cross Kengeri Satellite Town, Bengaluru 560060 have changed my name from MANDAR GURURAJ KOUJALGI to MANDAR KOUJALGI vide affidavit dated 30-06-2023 before Notary Ravi, Bengaluru.

CHANGE OF NAME

We, TAHA KAGALWALA & FARIDA KAGALWALA, resident of No.75/1, Mufaddal Manzil, Bohra Layout, Gottigere, Bannerghatta Road, Bangalore 560083, we have changed our minor daughter's name from FATEMA to FATEMA T KAGALWALA vide Affidavit dated 24.11.2023 sworn before advocate and notary public Lakshmaiah, Bengaluru

CHANGE OF NAME

We, TAHA KAGALWALA & FARIDA KAGALWALA, resident of No.75/1, Mufaddal Manzil, Bohra Layout, Gottigere, Bannerghatta Road, Bangalore 560083, we have changed our minor son's name from MUFADDAL TAHA KAGALWALA to MUFADDAL KAGALWALA vide Affidavit dated 24.11.2023 sworn before advocate and notary public Lakshmaiah, Bengaluru

DECLARATION

I, SHEIKHJI MOHSIN S/o Late Sheikhji Hassan, Aged about 62 years, Residing at # 12/257, Salman Street, Shiroor, Kesarikodi, UDIPPI-576228, Udipi District, Karnataka State, have changed my father name from Hassan Saheb Sheikhji to SHEIKHJI HASSAN vide Affidavit dated 14.01.2024 sworn before advocate and notary public A.R. Nagendra, Channarayana (Tq) Ramnagara (Dist)

CHANGE OF NAME

I, RAVINDER VURAKARANAM, aged about 48 years, S/o. V. Nageshwara Rao, residing at: 132, T-ZED Homes, Ramagondanahalli, Bangalore-560066, have changed my son's name from Arnav Ravinder Vurakaranam to ARNAV RAVINDER vide Affidavit dated 11.01.2024 sworn before advocate and notary public Yankoba, Bengaluru

DECLARATION

I, GOWRAMMA C K, W/o late CN Kaverappa, R/o 330, Sai Krupa, 9th Cross, NTL Layout, Vidyanagar, Bangalore 560097 state that my correct name is GOWRAMMA C K and my correct Date of Birth is 15-03-1950 as per my Aadhar bearing No. 3972 3728 6434 is correct for all purposes, vide Affidavit dated 11.01.2024 sworn to before notary C.N. Chandrashekar, Bangalore

CHANGE OF NAME

I, Mr. PRASHANT LODHA, S/o. Mr. Paras Mal Lodha, aged about 46 years, Residing at: No.42, 3rd Main, 1st Cross, Udayanagar, Opp. K. R. Pura Railway Station, Old Madras Road, Bengaluru 560 016 have changed my name from Prashanth Lodha Suganchand Lodha to Prashant Lodha vide Affidavit dated 12.01.2024 sworn before advocate and notary public S. Subashini, Bengaluru

CHANGE OF NAME

I, Mr. PARASMAL LODHA, S/o. Suganchand Lodha, aged about 72 years, Residing at: No.42, 3rd Main, 1st Cross, Udayanagar, Opp. K. R. Pura Railway Station, Old Madras Road, Bengaluru 560 016 have changed my name from Parasmal Lodha Suganchand Lodha to Parasmal Lodha vide Affidavit dated 12.01.2024 sworn before advocate and notary public S. Subashini, Bengaluru

CHANGE OF NAME

I, Mr. RISHI RANJAN aged about 36 years, Son of Rajesh Kumar, residing at Villa No. 39, Sunshine Signature, Opposite Carmelram, Station Off Sarjapura Road, Bangalore South, Bengaluru, Karnataka- 560035, have changed my minor daughter's name from REINA RANJAN to RAJINA RANJAN vide Affidavit dated 12-12-2023 Sworn to before Advocate and Notary Public B.M. Chandrashekar, Bengaluru.

For SMART ADS

CLASSIFIEDS

Contact

Mr Ravi Kumar 9886550650 080-22866893



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Jaffer Sadiq

Rajendran

Jaffer Sadiq to make Kannada debut with 45

CE FEATURES

MULTILINGUAL actor Rajendran also joins the cast in Arjun Janya's directorial debut produced by Ramesh Reddy. Arjun Janya who has managed to assemble a dream cast for his directorial debut, *45* brings together an interesting ensemble. With Shivarajkumar, Upendra, and Raj B Shetty in the picture, the latest addition to the cast is Jaffer Sadiq and actor Rajendran.

Jaffer, known for his roles in popular films like *Jailer*, *Jawan*, *Vikram*, *Shaitan* and *Voice of Sathyanathan*, is making his entry into the Kannada film industry with this latest multilingual film, *45*. While the makers remain tight-lipped about the specifics of his role, it is known to be pivotal. On the other hand, Rajendran, a multilingual actor, has previously appeared in two Kannada films, *Nayaka* and *Kolara*. Known for films such as *Naan Kadavul* and *Boss Engira Bhaskaran*, the actor is making a return to Kannada cinema with this film and will be portraying a significant role.

The film, produced by Ramesh Reddy, marks the directorial debut of the music composer



A still from the film



Chinni Prakash



Arjun Janya with Ramesh Reddy

Arjun Janya shoots lavish song sequence for 45

CE FEATURES

COMPOSER-turned-director Arjun Janya is all set to make his directorial debut with *45* which stars an ensemble cast including Shivarajkumar, Upendra, and Raj B Shetty among others. Recently, an elaborate song was shot for the film, on an expansive set in Silicon City, near the Sri Champakadhama Temple. The set accommodated thousands of junior artists and dancers. State-of-the-art equipment like MocoBolt and Rope Cameras were also employed to capture the song sequence.

While the first looks of the actors are yet to be unveiled by the makers, a few photos of the extravagant sets have been shared. Noted choreographer Chinni Prakash has visualised the dance sequences for the song. While Arjun Janya is composing music for the film, Satya Hegde is cranking the camera.

Kaustubha Mani will be seen as the female lead in the film. *Gaalipata 2* producer Ramesh Reddy is backing *45* under the Suraj Productions banner.



'Bhootaradhane' forms a pivotal plot point in *Sathyam: Ashok*

CE FEATURES

SANTOSH Balraj starrer *Sathyam* is currently awaiting clearance from the Censor Board and is set for release in February. Meanwhile, director Ahok Kadha, planning a bilingual release in Telugu and Kannada, shares that the action drama will include elements of bhootaradhane, a cultural event from the Malnad region, forming a crucial plot point in *Sathyam*. "*Sathyam* captures stories from two different timelines, a sequence of bhootaradhane, forms an essential sequence in the storyline," says the director, adding, "The story revolves around the relationship between a grandfather and his grandson in a traditional family setting. Misconceptions and mishaps occur during prayer rituals, and the plot unfolds as the head of the family returns to the village after 40 years, and everything surrounds this cultural event," explained the director briefly about the film. A traditional practice of this kind has become popular after the release of *Kantara*. However, we shot this particular sequence well before *Kantara*'s release, and it remains one of the highlights in our film too," he says.

The distribution of the film will be handled by KA Suresh. *Sathyam* features music by Ravi Basur and cinematography by Cinetek Suri. Mahantesh VK is bankrolling the project, with Ranjini Raghavan playing the female lead. The ensemble cast includes actors like Suman, Sayaji Shinde, Pavithra Lokesh, Avinash, and Mukhyamantri Chandra in prominent roles.



A still from the film

DARSHAN'S KAATERA STANDS TALL IN ITS THIRD WEEK

The film is set for a multilingual release in Tamil, Telugu, and Hindi in February



A SHARADHAA

THE Darshan-starrer *Kaatera*, directed by Tharun Kishore Sudhir, has been declared a blockbuster hit. The commercial entertainer, now in its third week, continues to maintain a high standard. Despite the release of a few other films from various languages in Karnataka, *Kaatera* retains its presence in around 416 theaters and over 72 multiplexes. The theaters are expected to be housefull for Sankranti too. According to the makers, the film is also performing well overseas, having been released in different countries such as the

USA, Germany, the UK, Canada, and Ireland, among others.

In the latest development, Rockline Entertainment, the film's production house has confirmed that *Kaatera* will be dubbed in other languages as well. The dubbing process is currently underway. Producer Rockline Venkatesh mentions, "In all likelihood, we will be releasing the dubbed versions in Tamil, Telugu, and Hindi in February." While the makers are tight-lipped about the collection details, *Kaatera* has crossed the hundred crore mark and is heading to double it at the box office.

"The film has garnered good collections, and there is positive word of mouth.

Content with commercial aspects draws the audience to the theaters. *Kaatera* is receiving a lot of appreciation, and people don't want to miss the film. People who live abroad have been calling me to share their appreciation. I am happy to see this kind of celebration in Kannada cinema," he says.

Kaatera's screenplay is penned by Tharun Sudhir along with Jadesh K Hampi while dialogues are written by Maasthi. The film features an ensemble cast, including Aradhana as the female lead along with Shruthi, Vinod Alva, Kumar Govind, Jagapathi Babu, Rohit PV, and Birada, among others. It has music by V Harikrishna and cinematography by Sudhakar S Raj.

The drama thriller stars Madenur Manu and Sonal Monteiro in lead roles, with Diganth Manchale appearing in a cameo role

Shreyas Raj Shetty to make directorial debut with Kuladalli Keelyavudo

CE FEATURES

SHREYAS Raj Shetty an erstwhile assistant of director Yogaraj Bhat in films like *Panchatantra*, *Gaalipata 2*, *Garadi*, and the upcoming *Karataka Dhamanaka*, is all set to make his directorial debut. The filmmaker has also previously contributed to Hariprasad Jayanna's *Padavipoorva*.

The film has been titled *Kuladalli Keelyavudo*, derived from the famous song of the same name from *Sathya Harishchandra*. Billed to be a drama thriller, the film introduces Madenur Manu in the lead role. The actor is known for the TV series *Comedy Khiladigalu*, and has played prominent roles in various films. *Kuladalli Keelyavudo* will also star Sonal Monteiro, who has previously starred in films like *Panchatantra*, *Roberrt*, and *Garadi*. Rangayana Raghu, Sharath Lohitashwa, and Mouna Guddemane, among others, are also a part of the film's cast.

Additionally, Diganth Manchale will be making a special cameo appearance in *Kuladalli Keelyavudo*. More details about his character will be revealed by the makers once he joins the sets. The muhurat for the film is scheduled for Sankranti, and the shooting is set to commence in February.

Kuladalli Keelyavudo is backed by Yogaraj Bhat and Vidya-Santhosh Kumar under the Yogaraj Cinemas and Pearl Cine Creations banners, respectively. The film's story, screenplay, and dialogues are penned by Yogi Gowda. Manomurthy, who has previously worked in *Mungaru Male* will be composing music for this film, and Bhatru along with Jayanth Kalkini will be penning the lyrics. *Kuladalli Keelyavudo*'s technical crew also consists of art director Shashidhar Adapa and cinematographer Niranjan Babu.



Shreyas Raj Shetty



Madenur Manu



Sonal Monteiro

Rajavardan steps into the wrestling ring for Gajarama

CE FEATURES

THE makers of Rajavardan's *Gajarama* unveiled the film's teaser recently. The film marks the directorial debut of Sunil Kumar VA, who has previously worked as an assistant director with Yogaraj Bhat and Suri. The action-packed teaser of *Gajarama* introduces Rajavardan in the role of a wrestler.

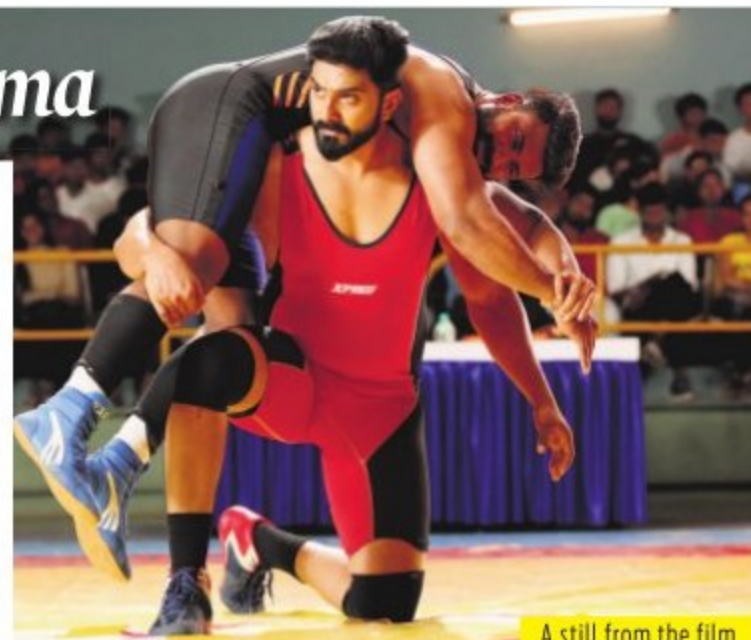
Talking to CE on the sidelines of the teaser release, Rajavardan mentions that the film, set in a village backdrop, is billed to be a sports drama. "Though it involves action, the sports aspect includes both boxing and mat wrestling," says the actor. The story follows a village youngster who comes to the city, aiming to achieve success in the world of sports. He undergoes training under his master, played by Shar-

ath Lohitashwa.

Opening up about the physical transformation and training he had to undergo for the film, Rajavardan discloses, "Having worked on a historical subject with *Bichchugathi: Chapter 1*, this sports drama required me to undergo rigorous bodybuilding. I also received training in mud wrestling and got to understand the differences with mat wrestling. It was a challenging task, as

it needed to be portrayed realistically on screen so that it translates with authenticity." With *Gajarama* set to release soon, the actor also has Pranayam and Hiranya in the pipeline.

Gajarama also stars Thapawini Poonacha as the female lead and features Shishya Deepak and Shobraj in pivotal roles. The film, produced by Narasimha Murthy, has music composed by Mano Murthy.



A still from the film